ON ESTABLISHING A GEOGRAPHIC MEDICARE ECONOMIC INDEX: SOME ILLUSTRATIONS

by **Peter McMenamin, Ph.D.**

Deborah Williams
Project Officer

HCFA CONTRACT NO. 500-87-0005

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Executive Summary

Almost since the beginning of the Medicare program, geographic differences in physician payment rates have been observed. The extent of variation has been sufficient to interest policy makers, politicians, researchers and other casual observers in the question of whether all of the variation was justified. One approach to answering that question would involve the development of a geographic physician practice cost index. Such an index might provide a way of assessing the validity of the observed variations in Medicare payments by comparing payment levels to practice cost levels.

In the report that follows, the objective has been to assess the problems and prospects in developing one or more geographic indices that could be used for this purpose. Data were assembled from a variety of published and unpublished sources with respect to county or state level variations in prices of goods and services believed to be correlated with the prices paid by physicians for the inputs to their practices. A modified Laspeyres price index approach was used to compute a wide variety of practice cost indices based on a simple market basket of the kinds of goods and services purchased by physicians for their practices. These indices were aggregated to the level of the existing Medicare Part B payment areas (localities). An index of Medicare payment levels was also created. This index was then contrasted with the various geographic practice cost estimates. Both the practice cost and prevailing charge index were also reaggregated to the

level of Metropolitan Statistical Areas [MSA] and non-MSA counties in each state.

Although the most definitive types of data on physician practice input prices and expenditures were not available, there are data that can be used to illustrate the intricacies involved in developing a set of geographic indices for physician practice costs. These included the HCFA Physician Practice Costs and Incomes Survey (PPCIS), data from the Departments of Health and Human Services, Commerce, and Labor, and privately collected data on malpractice insurance rates and physician negotiated contract guarantees. In fact, with both national and specialty specific sets of physician practice cost weights, five alternative physician net income surrogates, three data series for wages of physician staffs, two data series on relative rental costs, and two malpractice insurance series, there were 120 permutations of cost index that could be (and were) computed for this report. With additional data, even more permutations would be possible.

Examining the results of these many permutations of index provides several results. First, all of the cost indices tend to rank localities on an urban/rural continuum, with urban areas having high estimated practice costs and rural areas low costs. Second, there is a strong correspondence among the alternative cost index series. Specific comparisons suggest that specialty specific weights, specialty specific malpractice relative prices, and owned versus rented housing costs make little difference among the cost indices. Finally, the choice of among physician net income surrogate series can make a significant difference in individual localities. For example, 55 out of 71 localities ranked above average on a benchmark cost index were ranked below average on at least one index using an alternative physician earnings series.

With below average localities on the benchmark, 55 out of 139 were ranked above average on at least one alternative.

To further put the cost indices into perspective, an index of Medicare prevailing charges was developed using data from the Medicare Directory of Prevailing Charges from 1984. These are the only national Medicare data that both correspond to the time period of the PPCIS data and include information on every locality. They have been a major source of information on geographic variations in payment levels for both the Department of Health and Human Services and the Congress. The aggregate prevailing charge index and five subindices based on type of service also display an across index correspondence, and produce rankings that again tend to rank localities and an urban/rural continuum. Urban areas had the highest prevailing charges, rural localities had the lowest. The aggregate prevailing index ranged from a low of 72 in Puerto Rico, to a high of 166 in Manhattan, New York.

In contrasting the cost and payment level indices several results stand out. First, there is a general correlation between the two indices. For example, the majority of localities exhibited prevailing charge index values within 10% of their practice cost estimate on the benchmark series. Second, the localities are roughly equally split between those that have payment index values in excess of cost index values and those with costs in excess of payments. Third, with respect to the benchmark cost series, low cost localities tended to be overpaid relative to estimated costs while high cost localities were somewhat more likely to be underpaid relative to costs. Finally, for most localities, existing prevailing charges are bracketed by the set of alternative practice cost estimates. For that very reason, almost every locality

can claim that it is underpaid. And for that very reason, almost every locality can be described as overpaid.

When reaggregated to the level of MSAs and state specific non-MSA areas the data produce the same qualitative results. Given the methodology used to produce the estimates for the two types of jurisdictions, these results should not be unexpected. There were no "new" data involved in those computations. Some MSAs encompass two or more localities, while some localities encompass a large number of MSAs. As a result there are some differences between the locality based index values and comparable values for specific MSAs. Specifically, some non-MSA areas exhibited greater disparities between prevailing charge index values and practice cost index values than was apparent with respect to the current Medicare localities in those states. If, however, prevailing charges were established in the urban parts of those states, it is conceivable that actual relative approved charges might be lower than estimated relative prevailing charges in those non-MSA areas. As with all of these results, the more one examines the variations in estimates of practice costs, the less definitive are the conclusions.

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ON ESTABLISHING A GEOGRAPHIC MEDICARE ECONOMIC INDEX: SOME ILLUSTRATIONS

Almost since the beginning of the Medicare program, geographic differences in physician payment rates have been observed. By design, the program did not include a national fee schedule, so some variation was to be expected. The extent of variation, however, has been sufficient to interest policy makers, politicians, researchers and other casual observers in the question of whether all of the variation was justified. One approach to answering that question has been advocated, mostly informally. This would involve the development of a geographic index that would provide a way of assessing the validity of the observed variations in Medicare payments by comparing payment levels (relative to a national average) to cost of practice levels (relative to a national average).

In the report that follows, the objective has been to assess the problems and prospects in developing one or more geographic indices that could be used for this purpose. Data were assembled from a variety of published and unpublished sources with respect to county or state level variations in prices of goods and services believed to be correlated with the prices paid by physicians for the inputs to their practices. A modified Laspeyres price index approach was used to compute a wide variety of practice cost indices based on a simple market basket of the kinds of goods

and services purchased by physicians for their practices. These indices were aggregated to the level of the existing Medicare Part B payment areas (localities). An index of Medicare payment levels was also created. This prevailing charge index was then contrasted with the various geographic practice cost estimates. Both the practice cost and prevailing charge index were also reaggregated to the level of Metropolitan Statistical Areas [MSA] and non-MSA counties in each state.

OVERVIEW

The report begins with a review of current Medicare Part B payment policies with respect to differences between geographic areas. This is followed by an introduction to the concepts that might be involved in establishing one or more cost of physician practice measures. One potential source of data for the development of such indices is the HCFA Physician Practice Costs and Incomes Survey [PPCIS]. These data are described with respect to their incorporation into a practice cost index. In fact, index values were computed at the level of the county associated with each observation in the subset of the PPCIS used for this analysis. These data were then aggregated at the locality level using the PPCIS sampling weights. There were 2529 usable observations in this data set, and this included observations from 210 of the 240 Medicare localities.

As with many other common price indices, the basic formulation to be adopted for the practice cost indices is that of a Laspeyres index. In the next section of the report the collection of the data and refinements needed for computing the indices are discussed. The actual computations are

described in presenting the initial results for the practice cost indices. With the available data, 120 separate permutations of practice cost were computed. For the purpose of discussion one permutation is selected as a benchmark. Some of the results from the major permutations of choice of index variables are contrasted with the benchmark option. Relatively small differences are found with respect to the choice of variables used as price proxies for non-physician inputs. Larger differences are found with respect to the variables used as price proxies for the cost of physician services. Based on an expected national value for any practice cost index of 100, standard deviation with values less than 10.0 were exhibited by 180 out of 210 localities across the 120 permutations of practice cost index. 72 localities exhibited standard deviations of less than 5.0.

The next section of the report deals with the development of a prevailing charge index for each locality. This is computed as a weighted average of a set of modified Laspeyres indices by type of service using as input data the information from the Medicare Directory of Prevailing Charges. The details of implementing this index are described and the resulting index values by locality are presented. In the following section, the practice cost indices are contrasted to the prevailing charge index values by locality. There is a basic correspondence in values between the two series: more than half of the observations exhibit prevailing charge index values within 10 percent of their benchmark practice cost index value. However, for any locality the prevailing charge index and a practice cost index are rarely identical. Further for all but 37 out of 210 localities there is at least one practice cost index that is less than the corresponding prevailing charge

index and for all but 31 of those localities, there is at least one practice cost index that is greater than the corresponding prevailing charge index.

In the final section the practice cost information is reaggregated to the level of Metropolitan Statistical Areas [MSAs] rather than the Medicare localities. In addition, the prevailing charge index is also reaggregated to that level. The latter step involved a weighted average of prevailing charge index values at the level of the county or sub-county area based on the Medicare populations in each area. In general, the results of the practice cost estimations at the MSA level are consistent with both the earlier results at the locality level and with results at the MSA level developed by the Urban Institute and the Center for Health Economics Research.

GEOGRAPHIC AREAS IN MEDICARE'S CURRENT PAYMENT POLICIES

The Medicare Program does not establish national prices for physician services. Approved charges for a particular service from a particular physician are established by comparing that physician's charges to his or her previous charges and by comparing those charges to charges from peer physicians in the original physician's "locality." The maximum amount that Medicare will approve in any locality (barring extraordinary circumstances) is known as the (adjusted) prevailing charge. Hence the locality is the basic building block in the system of Medicare Part B payments. Geographic variations involve the question of inter-locality differences in payment levels.

For Medicare Part B purposes, the country is divided into 240 localities. In 18 states the entire state is a locality; in the remaining states, there are two or more localities. Texas, which has 32, California, with 28 and Illinois,

with 16, are at the top of the list. Many substate localities are defined in terms of a set of contiguous counties. Another common form among the states is a locality consisting of a set of counties or cities representing urban areas within a state. Pennsylvania and Oklahoma are examples of this type of approach. The states and the number of their localities are listed in Table 1 in the Appendix.

In theory (and ignoring specialty specific price differentials) there could be 240 different Medicare approved charges for a particular physician service, one for each locality. In fact, there will be fewer than 240 separate approved charges for many individual services because some carriers with multilocality jurisdictions will use state-wide or carrier-wide approved charges for some relatively low volume procedures.

Previous studies have examined the variation in Medicare prevailing charges locality by locality. The Congressional Research Service noted three-, four-, and six-fold variations in the prevailing charges for a single service (cited in OTA, 1986).[1] In those states with multiple localities, there are also significant variations. Within those States and for individual procedures, variations in prevailing charges between the highest charge and lowest charge localities have been observed to exceed 50 percent (OTA, 1986). The Health Research Group attempted to use the Bureau of Labor Statistics "high income budget" as a geographic index to compare prevailing charges across the localities (Bogue, 1977).[2] This study found that the geographic variations in

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[1] Office of Technology Assessment, Payment for Physician Services: Strategies for Medicare, OTA-H-294 (Washington, D.C.: U.S. Government Printing Office, February 1986.)

[2] Bogue, T., "Why Not the Most? A Physician's Guide to Locating in Cities with the Most Excessive Medicare Fees in the Country and an HEW Guide to Stopping this Waste of a Billion Dollars," (Washington, DC: Health Research Group, February 17, 1977).

prevailing charges exceeded the variations with respect to the high income budgets. These apparent disparities have prompted attention to the question of justifying paying different amounts for what is apparently the same service in different parts of the country.

At the inception of the national payment systems most currently used for physician reimbursement [Usual, Customary, and Reasonable charges, or UCR], the private market might have been presumed to have identified correct prices in each local area. Local insurers used indemnity insurance approaches with somewhat arbitrary fee schedules. National contractors for health insurance, however, found themselves at a loss in identifying the correct price in each of many markets. A single national indemnity fee schedule would overpay in many areas, driving up claims costs, while it would be seen as deficient in many areas, driving away subscribers. The origin of the UCR approach to physician fee setting derived from efforts by Blue Shield Plans to confront this problem in selling service benefit health insurance policies to national firms (Mills, 1973).[3] A set of measures of central tendency with respect to individual physician practices and the sets of physician practices by specialty would be used to identify appropriate local pricing mechanisms for the national health insurance contracts.

The use of this type of approach, however, is not believed to be neutral with respect to physicians' approaches to pricing. In particular, when next year's allowances are based on this year's billings, a UCR approach may no longer sample from the right set of (transaction) prices in the market. In particular, many observers believe that UCR and Medicare's CPR versions have

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[3] Mills, E.S., "History of Private Business Paid-in-Full Programs," National Association of Blue Shield Plans, Chicago, Il. March 27, 1973.

distorted whatever initial validity existed in physician pricing before the widespread adoption of service benefit approaches health insurance for physician services. On the other hand, since the modification of CPR through the Medicare Economic Index and the fee freezes and the MAAC Initiative, there are some who would question whether current approved charges for Medicare accurately reflect any part of the physician market.

ILLUSTRATING COSTS OF PRACTICE MEASURES

The problem of finding an index of the "right" price had previously been addressed with respect to the Medicare Economic Index. In that case the perceived problem was changes in approved charges over time that seemed excessive to some observers. If the costs of practice could be measured through an index, then changes in that index arguably could be used to establish appropriate changes in approved charges over time. As it happened, the answer to the "right" price question was not answered at the time, but an index of the rate of change in practice costs allowed that problem to be finessed once an arbitrary base period had been selected.

Thus in establishing the legislative basis for the Medicare Economic Index in 1972, Congress advocated an approach that would limit physician fee increases to levels commensurate with increases in the costs of operating a physician's practice (and increases in general earnings levels). Correspondingly, the same notion again has often expressed with respect to the level of prices paid for physician services under Part B, viz., that they might reflect or should only reflect differences in the levels of costs of practice. Hence there is interest in a geographic level of practice cost index

that could be used to either monitor differences in payment levels across geographic areas or to establish acceptable payment level differences across those areas.

CONCEPTUAL PROBLEMS

There are a host of issues involved in identifying the appropriate type of index of cost differences, the appropriate jurisdictions for which to assess cost differences, and the appropriate data series for use in such an index or indices. These issues have recently been addressed in papers by the Urban Institute and the Center for Health Economics Research.[4] In lieu of the high road of theory, however, this paper will take an alternative route, and use available data and conventional (and somewhat unconventional) approaches to cost and price indices to illustrate both (1) the potential problems that may arise in developing one or more geographic cost of practice indices and (2) what may be learned about apparent variations in practice costs and the relation between recent payment patterns and those estimated costs of practice.

As mentioned in the Zuckerman-Welch paper, an ideal approach to a cost of practice index would be an index of the costs of producing a specific set of physician outputs. Since this is a nearly impossible goal, an alternative would be to price a market basket of inputs to physicians' practices. The most common approach to assessing this type of problem is the use of a Laspeyres

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[4] Stephen Zuckerman and W.P. Welch, "Toward the development of an interim geographic Medicare Economic Index," Urban Institute, August 1987, and Gregory Pope and Jerry Cromwell, "Conference Memo--CHER work on the GPPI," September 3, 1987.

index in which a set of local prices for a specific market basket of goods is collected. These prices are weighted using aggregate measures of the volume of purchases for a numeraire practice or average across many practices.

In addressing the question of pricing physician inputs one is immediately confronted by two types of problems. First, the primary input in a physician practice is a physician's own time. This is such a large component of the total effective practice costs that it may overwhelm any other set of practice inputs. Further, observed prices for physicians' time embody both pure time costs and returns to entrepreneurship of the many self-employed physicians. Assessing the true opportunity costs of physician time alone may be problematic. Second, while there is an unusually long list of goods and services that may be purchased by physicians for the production of their services, the markets for most of them are relatively thin. In descending order as a proportion of gross professional revenues are the following expenses: physicians' own time, staff wages, the costs of office space, and professional liability insurance. According to recent survey results from Medical Economics, what is not covered in those categories amounts to only 13.8% of gross professional revenues (Paxton, 1987).[5] Although there is a wide variety of products available to physicians, pricing most of them for the purpose of a practice cost index will not contribute much to understanding variations in costs.

Another problem relates to obtaining data for use in a geographic index. While there are a host of data series available at the national level, data availability drops off considerably once one gets beyond the most populous

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[5] Harry T. Paxton, "Why you're spending a lot more to run your practice," Medical Economics, November 9, 1987.

states and/or metropolitan areas. Some data may be thin or unavailable at any level such as information on commercial rents. Most of the directly observed price data relating to physician practice costs is either not collected or not published. There are no regularly published data on physician earnings in each of the states, much less in more disaggregated jurisdictions. Finally, those data that are published may not be available in a level of disaggregation that would allow their use in making estimates for current or future Medicare Part B localities.

BEGINNING WITH THE PPCIS

One source of data on physician practice expenses that is available to HCFA is the Physician Practice Costs and Incomes Survey. From time to time HCFA has conducted a survey of roughly 5,000 physician respondents. The subjects of these surveys have included professional time allocations, staff allocations, gross professional revenues, practice expenses by category, and prices received for specific services. Although the PPCIS data do contain information on expenditures, they do not include information on specific prices paid by physicians for practice inputs. Further, expense and price may not be correlated. For example, in an area of relatively low rental costs a physician in practice may respond by securing larger examining rooms or more examining rooms than he or she might otherwise. As a result, total expenses for rent may be greater than, equal to, or less than those of a comparable practice facing higher rental rates. For this reason, the PPCIS has to be supplemented with some form of relevent local price data. (Because each observation in the PPCIS is located by county, this piece of information was used to merge local price proxies into the data set.)

Note that what was available was price proxies, not prices. Because of the lack of data on prices paid by physicians, one is left with the option of identifying other price data that are available and that are believed to be correlated across jurisdictions with the variations in prices that would be faced by physicians. This does require some faith. It involves the assertion, for example, that if two jurisdictions differ by 20 percent in median rents of renter occupied dwellings, physician office prices will also differ in the same direction by the same 20 percent. Admittedly, some proxies will be better in

this regard than others. The use of a variety of price proxies also requires that they all be expressed as price relatives. That is, each jurisdiction's value for a particular measure is converted to its ratio to the national value for that measure. The use of price proxies in the form of price relatives, however, does have the advantage that every aggregate cost of practice index observation is expressed on a common scale relative to an expected national value set a priori at 100.

COMPUTATIONS FOR THE INDICES

The basic approach to the computation of index values for each jurisdiction was the use of a Laspeyres form of price index. This the most commonly used form of price index, and it is the one that is used in

establishing the Consumer Price Index both at the national level and for more disaggregated levels. The standard equation for this index is as follows:

$$L_j = \frac{\sum_i p_{i,j} * q_{i,N}}{\sum_i p_{i,N} * q_{i,N}}$$

where L_j is the value of the index for jurisdiction j,
$p_{i,j}$ is the price of good or service i in jurisdiction j,
$q_{i,N}$ is the quantity of good or service i purchased by a numeraire practice[6], and
$p_{i,N}$ is the price paid for good or service i with respect to the numeraire practice.

Since the formula for each jurisdiction differs only in local prices, this formula can be reexpressed as follows:

$$L_j = \sum_i C_i * p_{i,j}$$

where L_j is the value of the index for jurisdiction j,
$p_{i,j}$ is the price of good or service i in jurisdiction j, and
C_i is the share of total expenses devoted to good or service i across all jurisdictions.

As an initial illustration, imagine there are only three expense items, with cost shares of 20, 30, and 50 percent, respectively. Further, imagine a jurisdiction with price relatives for those expenses of 110, 105, and 120, respectively. (That means with respect to the national values, this jurisdictions is 10 percent more expensive on the first item, 5 percent more

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[6] There need not be a specific individual numeraire practice. In fact, for the purpose of developing the Consumer Price Index, these quantity weights are developed as averages across a large sample of consumers. For the cost of practice indices the index weights were developed using observations from more than 2500 physician practices.

expensive on the second item, and 20 percent more expensive on the third item.) The aggregate index value for this jurisdiction would be 0.2 * 110 + 0.3 * 105 + 0.5 * 120, or 113.5. The simple notion of this form of Laspeyres price index is that it provides a way to aggregate over the differing price levels that may be faced by physicians in a particular jurisdiction where the average cost shares provide the weights.

IMPLEMENTING THE ILLUSTRATIVE INDICES

COST SHARES

The initial step in implementing the indices was to assess and sample from the PPCIS data. The initial file consisted of more than 4700 observations collected in 1983/84. For the purpose of this analysis, only observations from self-employed physicians were selected. Following a procedure adopted by HCFA in generating cost share weights for the Medicare Economic Index, these data were further truncated by eliminating observations more than 4 standard deviations away from their specialty specific cost share averages. This left the final file of 2529 observations.

In a previous analysis of PPCIS data for the purpose of examining indices of changes in practice costs, it was noticed that many observations had reported gross professional revenues that were either implausibly high or implausibly low.[7] The procedure adopted at that time was to build up an

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[7] There were more of the former than the latter, and the apparent distortions resulting from these reported values were greater with respect to apparent overstatements.

estimate of gross professional revenues based on reported net income, reported practice expenses, and an estimate of the remaining expenses based on statistics published by the American Medical Association with respect to 1983. Basically, the AMA results indicate that total expenses for all items were 20 percent higher than the sum of the reported expense items that had been separately identified in the PPCIS survey. The aggregate cost shares generated through this procedure are listed in Table 2 in the Appendix.

The cost shares are expressed as the national averages for either all specialties or each of 17 specialty groupings. As an alternative one might have considered the use of the individual observations' cost shares to examine cost differences at the local level. However, there is some reason to believe that price differences at the local level, in fact, strongly influence any differences that might be observed in cost shares. For this reason, the national estimates are used to effect numeraire practice cost weights that are then used in each jurisdiction.

Finally, with respect to the cost shares, there are two options for their use in illustrating cost of practice indices. One could use the national average cost shares across all specialties or one could use the national but specialty specific average cost shares. The former is computationally much simpler and would be easier to implement in a national program such as Medicare. The specialty specific information, however, could correct any biases in the illustration due to the potential unrepresentativeness of the observations in the PPCIS sample that happened to fall in a particular jurisdiction. Further, specialty specific cost of practice indices that might be used by the carriers could correct for any peculiar specialty distributions

that might occur in a particular locality. In completing this analysis, both options were examined.

PRICE PROXIES/PRICE RELATIVES

The intent was to obtain as much relevant data as was possible on local "prices" at the county level. Unfortunately, not all of the cost elements that might be included in a geographic index have county data. In particular, there are some series that were only available at the state level. In addition, some data were unavailable at either the county or state level. Fortunately with respect to these omissions, one can assert that, for the most part, these elements are likely to be characterized as being priced in national markets, such as drugs and supplies and equipment. The category "Other" may not be national, but there is no other choice but to treat it as national in these illustrations.

For the purpose of estimating a jurisdiction specific index, the value 100.0 was used to impute price relatives for all "nationally priced" inputs. (That is, there is no geographic variation in their price.) Thus, for example, if the component for drugs and supplies is deemed to be nationally priced and its cost share was .0457, the value 0.0457*100.0 would be used in estimating the observation specific cost difference value for drugs and supplies. In fact, using the estimate of all specialties cost shares from Table 2, the aggregate cost share for the three missing price components would be .109. Hence almost 90 percent of potential cost variation due to local prices can be captured for each of the observations.

There will be one or more potential data series for each of four major cost components of physician expense. Those components are physicians' own time, staff wages, rent, and professional liability insurance. These series are as follows:

- *Physicians' Own Time:*

The question of assessing variations in the value of physicians' own time has defied consensus. Actual incomes are a function of both a pure time value and return to entrepreneurship. In addition, there are some who believe that those incomes embody returns to restrictions on entry into the medical profession; hence there are monopoly rents that should invalidate that type of use of physician income data in any government operated physician payment system. If all of these potential flaws were perfectly correlated across jurisdictions, they might not matter, since all resulting price relatives would be identical. Data on physician earnings of any variety, however, are far from plentiful at the county level. Some data may be obtained from the Census on a sample basis but not at the county level.[8]

In lieu of direct information on physician incomes in each county, three separate income series have been developed at either the county or state level. These involve per capita income of all persons; negotiated contract amounts from the files of a major physician placement bureau; and wages in the offices of physicians and surgeons from FICA submissions.

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[8] Some of these data have been procured by the Urban Institute researchers for use in analyzing geographic variations. These data involve both physicians and other professionals and are distributed at the level of most Metropolitan Statistical Areas and all other parts of the fifty states.

Two other alternatives have been executed for developing price relatives for physician income. One involves no differential at all for geographic price differences. In effect, an index developed in this way would pass through any and all physician income differences by geography, adjusting only for differences in all other components of practice expense. In the last alternative, a series is used that originally was procured for estimating differences in the costs of space. Median monthly operating costs of owner occupied dwellings were collected from The County and City Data Book, 1983[9] for each of the counties with an observation in the PPCIS file. In theory, these data should be correlated with the value of housing in each county which in turn should be correlated with the "permanent income" expectations of the residents of those counties. Thus this series may provide an illustration using a permanent income hypothesis version for physician income price relatives.

Per capita income by county from The County and City Data Book, 1983 is used as the source of one set of price relatives on the assumption that earnings for physicians vary by county as incomes for all persons vary. This is also in keeping with the somewhat egalitarian standard implemented in the Medicare Economic Index through the use of a series on general earnings levels.

A second source of price relatives at the state level was developed from information on physicians' negotiated contracts (salaries or guarantees) from a file obtained from a major physician placement bureau. This file included 428 complete listings across 44 states from 1986 and 1987. Using these data, an

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[9] U.S. Department of Commerce, Bureau of the Census, County and City Data Book, 1983, (Washington, D.C.: U.S. Government Printing Office, 1983).

earnings equation was estimated using dummy variables for state and specialty. The estimated coefficients from this equation are reported in Table 3 in the Appendix. This equation was then used to estimate price relatives in each state.[10] This series has the virtue of being based on actual negotiated prices for physician services, and it may be somewhat less contaminated by the issue of returns to entrepreneurship. However, since the prices recorded are attributed to a state as a whole rather than to the particular locality from which they derive, the prices may not be representative for each state, especially for those states with only a few observations.

A third series was also available with respect to earnings in the offices of physicians and surgeons. This involves data from the FICA withholdings, which are available at the level of 2 and 3 digit SIC codes for almost all counties from the County Business Patterns (CBD) data files. There are two potential reasons why these data might prove useful as a source of physician income price relatives. First, given that an increasing number of physicians are declared as employees of their own corporations, their incomes will be subject to withholding and will be so reported. Given that those incomes will in all likelihood reach the withholding ceiling, however, the CBD data may not reflect all of the potential variation. On the other hand, one might argue that physicians pay their staffs as they pay themselves. Hence, geographic variations in the CBD data might also be strongly correlated with physician income variations.

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[10] Certain states' values were imputed using contiguous states where no listings were available.

- *Staff wages:*

In fact, the CBD data are used primarily as a source of price relatives for staff wages. These data have been abstracted from the 1981 file on employment and payroll in establishments with health industry SIC codes. Each of 3084 counties in the United States is represented in the aggregate health sector. Wages in physician offices include 2941 counties, hospitals are represented by 2908 counties. [NOTE: Although employment in physician offices is heavily concentrated in clerical positions, because of the relatively low wages of those persons, the aggregate health industry data may not be unrepresentative of actual wages in physicians' offices.] The SIC code 800 series is used for one set of price relatives, the SIC code 801--Offices of physicians and surgeons--is used for another. Because of the possibility that physician salaries might artificially inflate the 801 series, the 800 series might be preferred as a source for price relatives for physician staff wages. (For those few counties represented in the PPCIS data but not in the CBD files, the state average for the relevant SIC code was used as a surrogate value.)

A third source of information used for staff wage price relatives involved the use of the HCFA PPS hospital wage index by county. Because these data are used to reflect differences in wage patterns across the country for the PPS program, they have some legitimacy for potential use in a geographic index.

- *Rent:*

Data from The County and City Data Book, 1983 were assembled on the median gross rents from renter occupied housing units and the median monthly costs of owner occupied units in each of the counties represented in the PPCIS data. Although units with physician offices are explicitly excluded from these series, one could use those data on the assumption that the price relatives for rentals or owned space should be the same as the price relatives for space used by physicians. That is, if the costs of rental units in a particular county are twice the national average, the costs of office space suitable for physician offices are assumed to be twice the national average.

- *Malpractice:*

A file was obtained from the Urban Institute on malpractice price relatives by state. The conventional wisdom with respect to professional liability insurance rates--one which appears to be confirmed in the Urban Institute data--is that relative inter-state, inter-specialty differences are minimal. That is, for example, if premiums for obstetrics were twice those of all other specialties in any one state, they would be twice those of all other specialties in any other state. The Urban Institute file also contained price relatives for each of three different physician risk categories. Each of the four series is highly correlated with all of the others. Two formulations of malpractice price relatives were used for the illustrations. The malpractice insurance blended rate was used as one option. Under the second option, the specific price relatives of the specific risk category (or the nearest one) of

each PPCIS observation were used instead of the blended rate.

PUTTING IT ALL TOGETHER

The result is somewhat of a Chinese menu approach to the geographic index question. The Laspeyres formula is a constant, but there are two alternative sets of cost share weights, and several sets of alternative price relatives for each of the four major cost components: physicians' earnings, staff wages, space, and professional liability insurance. (The remaining factors, with a weight of approximately 0.10 are identically set to 100.0) In fact, there were 120 permutations on the geographic index theme. They involved 2 sets of weights, 5 sets of physician earnings, 3 sets of staff wages, 2 sets of space costs, and 2 sets of malpractice price relatives.

An index value was created for each of the 2529 observations from the PPCIS data set, and these values were aggregated to the level of each of 210 (out of the 240) existing Medicare Part B localities using the sampling weights variable from the survey. Those observations had been assigned to a Medicare locality on the basis of their county. In those instances where two localities split a county, the observation was randomly assigned to one of the two. In the case of the county of Los Angeles, California, there are 8 localities. For the purpose of this analysis those localities were left consolidated in a single LA locality. The data were also aggregated to the state level. All states and the District of Columbia are represented in these files.

INITIAL RESULTS

Not all of the 120 permutations should be considered to have equal weight. In fact, there is a somewhat preferred alternative for each of the factors being considered. For policy purposes and ease of implementation, aggregate data rather than specialty specific data are presumed to be preferred. This applies to the cost share weights and to the malpractice premium price relatives. Among the set of physician income surrogate price relatives, per capita income was more complete and more in keeping with the initial egalitarian spirit of the Medicare Economic Index. Because of the possible contamination of physician payments in the wage series from physician offices, the SIC code 800 series was preferred over the series based on SIC code 801. The PPS hospital wage series was accessible at a county level but its computations are based on metropolitan statistical area statistics rather than county statistics so physician costs from central cities might result in being understated while semi-rural physicians on the periphery of a metropolitan area might be overstated. Finally, in theory, the rental measure should be preferred to the ownership costs as a measure of the opportunity costs of space. For these reasons, there is an initially preferred permutation from among the 120, which will be referred to as Option 1. This option will provide the benchmark for many of the later comparisons.

SPECIALTY SPECIFIC V. NATIONAL WEIGHTS

Not having to publish, much less justify, a long list of different specialty specific weights would be an advantage to HCFA in implementing a geographic index. In fact, there is a reasonable argument that specialty distribution within a jurisdiction should not make much of a difference at almost any level of aggregation. To find a large difference one would have to imagine two jurisdictions with markedly different specialty mixes; that those specialties would have markedly different expenditure patterns; and that one jurisdiction's physicians were purchasing an input that was dramatically high in price while the other jurisdiction's physicians were purchasing an alternate input--not significantly purchased by the first jurisdiction's physicians--that was dramatically low in price. If, on the other hand, the specialty distributions in each jurisdiction are at all comparable and relative prices are correlated, specialty alone will not make much of a difference at the jurisdiction level.

In fact, specialty alone does not appear to have much effect. In Table 4, two alternative sets of cost indices are presented. They are Option 1, and the identical cost of practice index but based on specialty specific cost share weights linked to the specialty of each observation from the PPCIS. The two series are virtually identical. At the state level, there are only three states whose values differ by more than 1 percent. In regressing the specialty specific series on Option 1 (the benchmark national cost weight series) at the locality level, one observes an r-squared statistic of .998237 with a coefficient of 1.001322. One might expect the differences between the two permutations to be greater in those localities that are represented by fewer than a handful of

observations. Here again there is virtually no relation between the disparity in the two series and the number of observations used to produce the estimate for each locality. In a regression of the percentage disparity between the two series for each locality on the number of observations in each locality, the estimated coefficient was 0.00000.

AN INITIAL REVIEW OF THE BENCHMARK OPTION 1

Table 4 also provides an initial review of this first of many cost index options. The range in estimated costs of practice is from 65.363 in Laredo, Texas to 142.733 in Manhattan, NY, with respect to an expected national average of 100.0.[11] Because the Laredo estimate is linked to a single observation from the PPCIS one might be hesitant about its reliability. In fact, because the locality for Laredo consists of a single county, it may be as well represented as Manhattan, which has 36 observations.[12]

The rankings within Option 1 do not seem to be implausible. There are 26 localities with an index value of less than 80.0. Those localities that are ranked low with respect to practice costs are mostly rural areas. The first specifically urban area of some size in the ranking is Kansas City, Kansas with a value of 96.958. There are a number of small to medium size cities with cost index values between 100 and 105. For the most part, the larger cities in the

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[11] Because the PPCIS observations are used as the basis for weighting counties into localities, and they do not cover the entire country, the observed average over the 2529 observations/210 localities need not be 100.0.

[12] After establishing the cost share weights, the major use of the PPCIS observations is to enable a weighting of the local price relatives available at the county or state level. The reliability of the estimates may be more a function of the uniformity of the price relatives within counties and the representativeness of the PPCIS observations within localities.

country appear with values of 105 or greater. There are 13 localities with estimated cost index values in excess of 120.0.

There is also a great deal of internal consistency within the rankings. The California localities have comparable and high index values. The metropolitan New York City localities also have comparable and high rankings. There is a substantial range in above average values for the Connecticut localities, but it follows the pattern of physical distances from New York City. Mississippi's two localities have nearly identical values on the index. And the Ohio Valley locality in Ohio is immediately followed in the ranking by the contiguous Ohio River Valley locality in West Virginia.[13]

The practice cost estimates have also been aggregated to the state level. These values are listed in Table 4.1 and are depicted graphically on a United States map in Figure 1a. With respect to Option 1, Arkansas registers as the least expensive state of practice with a value of 77.1, while Alaska is the most expensive state, at 129.6. As a further illustration, the data from Table 4 are graphically depicted for the State of Illinois in Figure 1b. Although two of the State's sixteen localities are not represented in the PPCIS, data were available for all of the remaining localities. These localities represent a considerable range of practice cost estimates, from a low of 81.1 in locality 14, the State's most southern counties, to a high of 115.9 in locality 15, which includes Joliet.

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[13] One notes that a single carrier, Nationwide, serves both of those states.

CHANGING THE PRACTICE COST VARIABLES

In Table 5, Option 1 is thrice replicated to compare its values to the permutations of cost index derived from changing one parameter at a time from among the set of other practice cost variables: malpractice, space, and staff wages. For this reason, benchmark series of Option 1 be compared to an option that uses specialty specific malpractice price relatives rather than the single blended rate. It is compared to an option that uses the median monthly owner costs of owner occupied housing units rather than the median monthly gross rent of renter occupied housing units. Finally, it is compared to two options for staff wage price relatives: the PPS hospital wage index and the recorded wages in the offices of physicians and surgeons rather than wages across all of the health sector.

As with the change in cost share weights, these selected permutations do not differ appreciably from Option 1. In regressions of each of the individual permutations on Option 1, the malpractice permutation produced an r-squared of .999; the space permutation, .9988; the PPS wage index, .986; and the SIC code 801 series, .974. These results should not be surprising given that the physician's net revenue price proxy has a cost index weight of 60.2%, while malpractice, space, and staff wages have weights of 5.2%, 4.8%. and 17.1%, respectively.

While the various wage options show considerable concordance, there are instances where there are disparities. Northcentral Iowa, for example, exhibits a cost index value of 80.26 on Option 1, but its value is 88.26 when the PPS wage index is used, and it is 90.07 using the SIC 801 wage series.

There are 25 localities among the 210 that are below average using one of these three series and above average using one of the others.

These few instances begin to illustrate a problem that is likely to arise in the development of any geographic cost index. All indices will involve choosing from among alternative and probably related data series. While there may be a general concordance among the series, there may be some apparent anomalies. This situation can occur because some jurisdictions may be truly anomalous with respect to a particular surrogate data series that is otherwise reliable, some jurisdictions may have their data misrecorded, some may be inaccurately sampled, and, by the luck of the draw, some may be accurately sampled but badly represented. Where these disparities are of small magnitude they may not be important. (One notes, however, that if a geographic index were to be used for adjusting fees, no resulting difference in payment rates would go unnoticed.) Where the disparities observed in cost estimates derived from a set of alternative series are substantial, it may be difficult to gain consensus on the use of a particular data series or perhaps even to gain acceptance of the concept.

CHANGING THE EARNINGS VARIABLES

In Table 6, Option 1 is again repeated. The comparisons in Table 6 involve the four alternative price relatives for physician income. They are: (1) the physician placement bureau by state; (2) SIC code 801 data on wages in the offices of physicians and surgeons by county; (3) the permanent income analog of monthly housing costs for owner occupied dwellings by county, and (4) equal price relatives across all localities.

While on the whole these series are correlated, there is much less concordance among this set of series than was observed among the other series. Perhaps this should not be surprising. The physician earnings component in the cost index has a weight just in excess of 60%. While the relatively small weights of the other practice components may have tended to attenuate any differences between alternative price relatives, with physician earnings, differences among price relatives are exaggerated.

There is a general correlation among the different series. Localities that are relatively low ranked with respect to Option 1 tend to be relatively low ranked on the other series. With respect to each of four regressions there was a positive correlation with the Option 1 series. This can be seen in r-squared statistics of .169, .368, .656, and .597, respectively, for the placement bureau series, wages in the offices of physicians and surgeons, the permanent income variant, and a zero geographic differential for net earnings. One notes, however, that there are 139 localities ranked below 100.0 on Option 1. Of those, 59 are ranked above average on at least one other alternative earnings measure. Further, 55 above average localities on Option 1 are also below average on one of the other earnings measures.

Treating all 210 localities equally, the average range of practice cost estimates[14] was 19.2% with respect to Option 1. Few localities exhibited ranges of less than 10% or greater than 30%. The locality that includes Oshkosh, Wisconsin exhibited the smallest variation, while Manhattan exhibited the greatest absolute variation and Missouri locality 2 (consisting of small eastern

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[14] This average range is defined as the maximum value on the five indices for any locality less the minimum as a percentage of the value for Option 1.

Missouri cities) exhibited the greatest relative range. The latter was 61% of the Option 1 value for that locality.

One of the clearest examples of disparities involves the locality centered about Midland, Texas. For some reason, Midland had a reported per capita income of more than $16,000 compared to a national average of about $10,000. For that reason, the Option 1 cost index indicates that Midland is the fourth most expensive locality in the country, with a value of 131.6. On each of the four alternatives, Midland never exceeds a value of 98.6. Again, while the ultimate alternatives to the Option 1 benchmark series may not involve data as sketchy as is the currently available placement bureau data, this anomaly problem is likely to arise when comparing almost any two data series.

THE RANGE OF ESTIMATES FROM THE PERMUTATIONS

Table 7 summarizes the range of estimates provided by the illustrative set of 120 permutations. Again, the set of estimates by locality provides a picture that is more one of concordance than one of randomness. The average cost index values are used to rank the localities, and the resulting rankings are comparable to those exhibited in earlier tables. (These average cost index values are by no means definitive since not all of the permutations should be considered to be of equal weight.)

In examining each of the 210 localities, the standard deviations measured with respect to the set of 120 permutations of practice cost index are mainly of magnitude 10 or less. Localities with greater standard deviations tend to be located at the extremes of the distribution of estimated practice costs. But while the standard deviations about the means of individual localities may be

relatively small, the absolute ranges for those localities raise another set of questions. The more one examines the variations in estimates of practice costs, the less definitive are the conclusions. In 142 out of the 210 localities estimated, there is at least one estimate that shows the locality to be above average and at least one that shows it to be below average.[15]

COMPARING COSTS TO PAYMENT LEVELS

Having established these series of practice cost estimates, the next obvious questions involve their potential use in examining the observed variations in Medicare Part B payment levels. For this reason a payment level index was developed.

For the most part, the practice cost data were derived from series generated with respect to the early to mid 1980s. As it happens, there is a national series on Medicare Part B payment levels disaggregated to the locality level that derives from roughly that time period.[16] These are the data contained in the Medicare Directory of Prevailing Charges[17] for fee screen year 1984. A machine readable file of the data submitted by the carriers for this publication was used in developing a prevailing charge geographic index for fee screen year 1984. In fact, because of the physician fee freeze, these

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[15] The inclusion of the no geographic differential option for physician earnings should not contribute to this result, since the range of estimates for that option is small. The extreme values for any locality are more likely to result from one of the other four physician earnings surrogates.

[16] Some data from the BMAD national data system are available for 1984 and 1985, but these data are not available for every state, much less for every locality.

[17] Health Care Financing Administration, Medicare Directory of Prevailing Charges: 1984, (Washington, DC: U.S. Government Printing Office, undated.)

payment levels would have been in effect from July 1, 1983 to May, 1986.

The _Directory_ was published almost every year from 1975 through 1984. Data were collected from each carrier on the prevailing charge for each of approximately 100 physician services. These data were reported to Congress in periodic submissions on geographic variations in physician fees. They have been used in a number of HCFA and Congressional reports on geographic variation.

Although there was not any great controversy over the accuracy of the actual prevailing charges presented in the _Directory_, there was some question as to the data on the volume of service for each procedure reported to HCFA but not published in the _Directory_. Further, not every procedure was reported by every carrier. Basically, the volume problem revolved around the question of the number of claims for service from which a prevailing charge for a particular physician service was derived. Although the _Directory_ published information identified as deriving from the charges of either a specific type of specialist or a general practitioner, the estimates of volumes of service reported to HCFA for those prevailing charges related to all claims used in establishing that prevailing charge. If a carrier did not maintain a separate prevailing charge for the specialty in question, the volume of service could include some services of other specialists. If, as was indicated in HCFA's directions to carriers, a carrier developed prevailing charge screens using its own private market data in addition to Part B data, the volume would also be higher than that of Medicare only. Finally, if a carrier developed a prevailing charge by combining data from two or more localities, the reported volume in each of those localities may have been greater than the actual volume in any one of them.

DEVELOPING AN INDEX OF PREVAILING CHARGES

Since only relative volumes rather than absolute volumes would be of interest in developing a Laspeyres price index based on the prevailing charges, the following procedures were adopted in using these data. The methodology involved several steps in cleaning the data for their eventual use in the computations. These steps are delineated in equation form in Table 8. The first steps involved eliminating locality entries with data on prevailing charges but without reported frequencies. Also eliminated were observations from carriers in multi-locality states that had replicated in each locality's record the prevailing charges and volumes developed on a statewide basis. Finally, procedures were eliminated that were not reported by more than 100 localities.[18] These steps reduced the data set from nearly twenty-nine thousand observed prevailing charges to twenty-one thousand observations.

The absolute volumes from each reporting locality were used with the reported prevailing charges to produce a weighted average prevailing charge for each of 109 procedures.[19] The reported volumes were also summed to produced an estimated relative per locality volume for each of those procedures. Because there were varying numbers of localities reporting each

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[18] Not every prevailing charge was reported by every carrier for every locality. Further, no procedure was reported for every locality. The largest number of localities reporting a specific procedure was 228, electrocardiograms performed by an internist. Many procedures were reported by fewer than 100 localities, but most were reported by 150-200 localities.

[19] The totals in this case included all of the frequencies for those procedures from all "reporting" localities. Procedures reported with respect to general practitioners were treated as distinct from the same procedures performed by another specialty.

of the different physician services the original frequency totals were adjusted by the number of reporting localities in developing "national" weights for an index. For example, 122 localities reported a total of 274,341 limited emergency department visits by internists, while 225 localities reported a total of 545,972 limited consultations by internists. In absolute terms, the relative volumes for these two services are in a ratio to nearly 2:1, but this is due in large part to the fact that nearly twice as many localities reported frequencies for the consultations. To adjust for this problem, frequencies were calibrated on a per locality basis. In this case, 2249 limited emergency department visits were reported per locality compared to 2427 limited consultations.

Note that once the "national" weighted average prevailing charges and the per locality relative volumes had been established, there was no need for specific volumes of any service reported at the locality level. Thus prevailing charges that had initially been excluded from the computations could now be included in computing the prevailing charge index level for the locality in question.

An initial examination of relative prevailing charge levels was conducted based on the absolute level of the reported prevailing charge in each locality. The results, however, suggested that non-reporting of procedures by locality was not random. It appeared that some localities were missing relatively low price procedures while many more were missing the very high price procedures. To adjust for this, each included prevailing charge in each locality was expressed as a ratio to the estimated national average that was computed in the initial pass of the data. Using the national per locality relative volumes by procedure as weights, the weighted sum of the ratios to

the national average of a locality's reported prevailing charges was then used as a estimator of all prevailing charges relative to national averages.

This may be illustrated using a hypothetical example. Assume that a locality reported a prevailing charge of $100 for procedure 1, $200 for procedure 2, and $300 for procedure 3. Further, assume that the national average for each of those procedures is $90, $190, and $310, respectively. The locality prevailings relative to the national average are thus 1.11, 1.05, and .96, respectively. Finally, assume the national per locality volume weights for those procedures were .25, .3, and .45, respectively. The volume weighted sum of those ratios would be 1.0245. Therefore, this locality would have a prevailing charge index of 102.45.

This example needs another refinement because no locality reported a prevailing charge for each of the included 109 physician procedures. In this case, assume that there was a fourth procedure to be included in the index, that the weight for that procedure was .2, and that the weights for the initial 3 procedures were, in fact, .2, .24, and .36, respectively. The weighted sum of the prevailing charge ratios is now .8196. As we have seen, however, this is an underestimate of the average ratio of prevailings to the national averages because not every procedure is included in the estimate. To correct for this, this volume weighted sum needs to be divided by the sum of the weights for the included, i.e., reported, procedures. The resulting value [.8196/.8] is 1.0245.

Finally, one additional refinement is needed to compensate for a particular design feature of the Directory. The Directory was constructed by examining the most common procedures performed with respect to Medicare beneficiaries. The services with the highest volumes are office visits and

hospital visits. The selection of those services has two features in contrast to the surgeries included in the Directory that need to be addressed. The included services represent a much higher percentage of the volume of all "medical care" services[20], and they have a relatively low level of approved charges. For these reasons, a simple reliance on the national per locality weights for use in a Laspeyres price index would tend to overstate the actual weight of both visits and lab tests (which are also high in volume and low in price) as a percentage of Medicare Part B expenditures, and understate the weight of the surgeries. In fact, the volume of visits and lab tests is 93 percent of the volume of services reported for the Directory but those two services represent less than 50 percent of approved charges. Surgery accounts for 4 percent of the volume of services for the Directory, but nearly 37 percent of total approved charges.

To correct this situation, each included item from the Directory was partitioned into one of five type of service categories. Five separate prevailing charge indices were constructed using these partitions. These five type of service indices were then aggregated into a single prevailing charge index using the 1983 distribution of approved charges over the five categories. As indicated, the equations used in developing these indices are presented in Table 8. The resulting prevailing charge index, the subindices, and the sum of the volume weights for each locality are presented in Table 9.

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[20] The Medicare Part B program identifies several types of service. These include medical care, surgery, consultations, diagnostic xray, pathology, therapeutic xray, anesthesia, and assistance at surgery, among others. For the most part, all physician visits are included in and represent the bulk of medical care. Surgery includes both actual cutting and endoscopies. There are thousands of specific types of surgeries compared to fewer than 100 types of visits.

VARIATIONS IN PREVAILING CHARGES

Table 9 could confirm almost anyone's expectations with respect to the variation in Medicare prevailing charges. The index ranges from 72 in Puerto Rico to nearly 166 in Manhattan. The lower valued localities with respect to this measure tend to be rural. Fourteen localities have values less than 80 compared to a national expected average of 100. Again, the first strictly urban area in the rankings is Kansas City, Kansas with a value of 84.045. Minneapolis appears to be relatively low with a value of 87.926, but this may be due to its having relatively low reporting weights. Most localities report summed weights of .9 or higher; the weights for Minneapolis sum to only .69. Substantial Southern and Midwestern cities such as St. Louis, Montgomery, Cleveland, Richmond, and Atlanta report values from 90-95. Some of the smaller Texas jurisdictions appear to be above average, again probably due to low reporting weights. These include Temple, San Angelo, Midland, Victoria, Laredo, and Orange, Texas, among others.

At the other extreme, there are 24 localities that exhibit values in excess of 120. The New York City localities, those in Los Angeles, and the state of Alaska dominate the "top" 10. In fact, the 8 Los Angeles localities are clustered between the values of 130.1 to 138.1. Incidently, the progression of prevailing charges through that county is very plausible; from eastern L.A. and Whittier, through Long Beach, the downtown area and Inglewood, on to Pasadena, Burbank, Beverly Hills, and topping out in Santa Monica/Malibu and the more expensive oceanside areas of L.A.

The prevailing charges have also been aggregated to the state level as is reported in Table 9.1. Puerto Rico is the jurisdiction with the lowest value at 72.279. Alaska is the highest at 153.186. The progression through the states is again one of rural to urban (and/or remote). These values are depicted on a United States map as Figure 2a. For illustration, the Illinois localities have again been drawn, in Figure 2b. With respect to the aggregate prevailing charge index, the Illinois localities range from 79.12 in locality 10, Champaign, to 110.18 in Cook County/Chicago.

With respect to Table 9, the correlation between and among the subindices is also substantial with the possible exception of the subindex for lab tests. In regressing each of the five subindices on the aggregate index, one observes r-squared statistics of .90, .76, .38, .53, and .20, respectively. Regressing the surgical index on the medical index, the two most significant subindices, yields an r-squared of .57. The correspondence between these measures is displayed in Figure 3. Those two subindices comprise almost 78% of the aggregate index. The lab subindex weight is 8.77% of the total aggregate.

COST INDICES AND PREVAILING CHARGE INDICES COMBINED

The next question involves the direct comparison of costs and payments. There must, however, be a significant preface to this exercise because both of the two sets of series that have been presented are, in some sense, measure-free indices. The expected value for the nation on both indices is 100. The ratio between the cost index and the payment index can also be expressed on a measure-free index with an expected value of 100, but the value of 100 in

that case is not necessarily neutral in the sense that costs and payments are equitable. All localities could be overpaid (or underpaid) with respect to their costs, yet some would exhibit values less than (or greater than) 100. However, if the relation between costs and payment levels is close, then localities that exhibit extreme values with respect to the ratio of payment levels to costs may at least have a case that they are either underpaid or overpaid.

Figure 4 presents both the cost of practice index from Option 1 and the aggregate prevailing charge index for each of 210 localities. The graph displays the correspondence between these two measures for each locality. Potentially "overpaid" localities are in the upper half of the graph, "underpaid" below the diagonal in the lower half of the graph. The distribution of values of these relative indices suggests that there is not extraordinary variation in either costs or prevailing charges. In addition, most observations are clustered with respect to the diagonal. This suggests that prevailing charges may not be so out of line with respect to practice costs. In regressing the aggregate prevailing charge index on the Option 1 cost of practice index, an r-squared was observed of .65. There are some outliers on Figure 4, but if anything they seem to involve overpaid but low cost localities and some underpaid but above average cost localities.

In particular, in examining those localities with cost index values below 80 percent of the average, most are in the upper half of the graph. That is, localities with relatively low practice costs are more likely to be overpaid relative to their costs even though their prevailing charge index values remain below the national average. At the other extreme, localities with

estimated costs more than 20 percent above average are somewhat more likely to be underpaid than overpaid.

This possibility is illustrated in Table 10, which contrasts the Option 1 cost of practice index with the aggregate prevailing charge index at the state level. This table ranks states in terms of the ratio of the prevailing charge index to the benchmark cost index based on per capita income, wages in the health sector, median rents, and the Urban Institute blended malpractice rates. Table 10 suggests that while some of the most urban areas of the country may in one sense be overpaid through Medicare Part B, the most overpaid areas include some of the most rural areas such as Arkansas, Alaska, and Arizona. The most underpaid states appear to be in the Rocky Mountain, White Mountains, and midwestern parts of the country rather than the prototypical rural southern jurisdictions.

Table 11 presents the data at the locality level for each of the five physician earnings price relatives in the cost of practice indices. Although Option 1 remains the somewhat preferred option, the localities have been ordered with respect to the average value of the prevailing to practice cost ratio. Here again, however, the general correspondence between the earnings series is evident. Most localities that are below 100 on the average of the ratios are below 100 on each of the ratios.

As with Table 10, the pattern of the potentially underpaid and overpaid localities is somewhat surprising. The set of potentially underpaid localities begins with Peoria, Illinois and includes parts of Iowa, Missouri, [all of] New Hampshire, Illinois, and Nebraska. The set of potentially the most overpaid localities includes Manhattan and Queens in New York City, Philadelphia, Miami,

Washington, DC, and Los Angeles, as well as many of the other California localities. Laredo and Orange, Texas are numbers 1 and 6 on the overpaid list, most likely because of overstatement of their prevailing charges due to underreporting in the Prevailing Charge Directory.

What should also be apparent with respect to Table 11 is the relative tightness of the distribution of average ratios of payment levels to those selected estimates of relative practice costs. The lowest average value for any locality is 79.5. Discounting some of the anomalous Texas prevailing charge index data, there are only 8 entries in the Table with ratios in excess of 120. In fact, only 23 localities have average ratios below 90, while 64 are above 110. Thus more than half of the localities appear to have relative prevailing charges within 10% of their estimated costs.

PREVAILING CHARGES AND THE EXTREMES OF ESTIMATED PRACTICE COSTS

Figure 4 nearly evenly splits localities into those with relative a prevailing charge index in excess of their relative cost index and those with a cost index in excess of the prevailing charge index. However, as one goes from the single set of ratios in Table 10 at the state level to the five sets of ratios in Table 11 at the locality level, it becomes clear that with a greater number of estimates the more likely it is that some pair of estimates for a locality will straddle that locality's prevailing charge estimate. The entire range of 120 permutations of practice cost estimates was reviewed for each locality to ascertain how well the relative prevailing charge index was bracketed by the extremes of the practice cost estimates. The distribution of

these data is shown in Figure 5.

For just more than two thirds of the localities, there is a set of permutations of the relative practice cost indices that will bracket the relative prevailing charge index. There are 142 of the 210 localities where this is observed. This includes Manhattan and the Long Island suburbs, Alaska, many parts of Southern California, Greenwich, Connecticut, and Washington, DC, among others at the high end of the prevailing charge index scale. It includes Vermont, and many of the rural parts of the Southern and Midwestern states that appear relatively low on the prevailing charge index scale. In all likelihood, if there were a set of alternative estimates of relative prevailing charges, even more localities could arguably be said to have prevailing charges matching costs.

Given that the equal physician earnings alternative tends to ameliorate any geographic differences in costs, this finding should be significant. It should also give pause to those who presumably argue in favor of a geographic adjustment because they believe their jurisdiction is currently underpaid. For 173 out of the 210 localities where relative practice cost estimates could be computed, there is a practice cost index permutation that would allow them to be paid less than the payment levels they currently enjoy.

What may also be noted is that there are two sets of localities where the current prevailing charge index is not bracketed by the extremes among the practice cost index permutations. There are 37 localities where the relative prevailing charge index is less than the minimum estimate of relative practice costs. There are 31 localities where the relative prevailing charge index

exceeds the maximum estimate of relative practice costs.[21] For many of these localities the differential is less than 5 percent of the value of the prevailing charge index, but for some localities the differential is substantial. For Peoria, Illinois, for example, the deficiency is 17.1%; in Northwest Iowa, the deficiency is 15.1%. The excess with respect to Miami is 14.1% and in Philadelphia the excess is 11.1%. Both sets of localities are listed in Table 12.

PRACTICE COSTS AND PREVAILING CHARGES FOR METROPOLITAN STATISTICAL AREAS

There have been some complaints about the current system of Medicare localities. Some states have many discrete localities, some have localities by townships or cities, some have a single locality. Aside from history, there is not a common thread to the nature of or the development of localities across the States. An alternative with some theoretical justification[22] would involve the use of metropolitan statistical areas [MSAs] as the basic building blocks for a new set of Medicare localities. Because the MSAs are county based and most of the data used for these analyses were available at the county level, the analyses reported above were replicated using MSAs and aggregate non-MSA areas in states as jurisdictions in lieu of the existing Medicare localities.

The easiest part of this replication involved the work with practice costs indices. Because the data had been assembled for those counties

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[21] In 6 out of these 68 cases the relative prevailing charge index was based on physician service reporting weights of less than .7, so that index in those cases may not be reliable.

[22] Stephen Zuckerman and W.P. Welch, "Toward the development of an interim geographic Medicare Economic Index," Urban Institute, August 1987.

represented in the PPCIS data files, a reaggregation at the MSA level was not a particularly difficult task. This was accomplished, in fact, using the HCFA county files developed for the PPS that map counties into specific MSAs. The 1053 counties from the PPCIS observations were thus distributed across 324 MSAs and non-MSA areas.[23] All states were represented in this sample, however, there were not any observations from counties outside of MSAs for the states of Alaska and New Jersey.

The resulting distribution is much like the initial distribution. The values for the benchmark practice cost index range from a low of 65.4 for the Laredo, Texas MSA to a high of 138.2 for the San Francisco MSA. [Recall that by current localities, the benchmark index ranged from 65.4 for the locality including Laredo to 142.7 for Manhattan, NY. The locality including San Francisco and other counties had a practice cost index value of 135.5.] As might be expected, the non-MSA areas tended to have low practice cost index estimates. In terms of the ranking from 1 to 324, four states' rural areas ranked in the highest 100 with respect to practice costs, 7 were ranked in the second 100, 24 were ranked in the third 100, and 13 out of the lowest 24 areas were rural parts of states.

A research project conducted by the Urban Institute and the Center for Health Economics Research has also developed cost of practice estimates at the MSA level.[24] The major difference between the two efforts involves the data series used for estimating physician income proxies. In lieu of the series on

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[23] All counties within a particular state that were not included in any MSA area were aggregated together into a single, presumably rural, non-MSA area for that state.

[24] Zuckerman, S., Welch, W.P., and Pope, G.C., The Development of an Interim Geographic Medicare Economic Index, December 1987.

per capita income, the Urban/CHER study used a data series on the hourly earnings of workers in professional specialty occupations with 4 or more years of college as reported in the 1980 Census of Population and Housing. Both series are presented in Table 13, and in Figure 6.

There is a general correspondence between the two series. A simple regression of the Urban numbers on the corresponding JIL numbers yields an r^2 of 0.51. There are some obvious outliers shown in Figure 6 where the two series diverge. There are 21 areas where the Urban value exceeds the JIL value by at least 15 points. There are 12 areas where the JIL value exceeds the Urban value by at least 15 points. (Eliminating these areas of disparity increases the regression based correlation between the two data sets from 0.51 to 0.66.)

In the group of where the JIL value significantly exceeds the Urban value are a set of areas that include several retirement communities in Florida. Also included are the relatively high cost of living areas of San Francisco and Greenwich, CT. It is conceiveable that in these areas per capita income relative to the national average is more a function of relative unearned income or income from business returns rather than income from skilled professional activities.

What appears to be common to many areas in the group where the Urban value significantly exceeds the JIL value is that those areas are medium to small sized MSAs in somewhat out of the way places. In addition, many MSA areas in this group are known to include within their borders major facilities that employ a large number of highly trained individuals. This includes computer scientists in Poughkeepsie, NY; naval engineers in Pascagoula, MS; auto engineers in Kokomo, IN, Kenosha, WI, and Flint, MI;

nuclear engineers in Tennessee and Washington, and college professors in State College, PA. In such areas one might expect the incomes of professionals relative to the national average to exceed per capita incomes relative to the national average. While this is a plausible hypothesis, there are also a number of fair to middling MSAs that do not exhibit this characteristic.

The full range of 120 permutations of practice cost indices was also computed for each of the 324 areas. The results of this exercise are presented in Table 14. Again, these results parallel the results based on the locality analysis. The estimated standard deviations with respect to the statistical average practice cost for each MSA/non-MSA area exhibit values less than 10 for all but 33 areas, and those areas are typically at the extremes of the distribution. For 228 of the areas there are practice cost index permutations that show the area both to be above the national average and below the national average.

PREVAILING CHARGES AT THE LEVEL OF MSA/NON-MSA AREAS

Converting the prevailing charge index at the locality level to an index at the level of an MSA or non-MSA area was somewhat more complicated. The methodology used a cross-walk between counties, MSAs, and Medicare prevailing charge localities that had been developed by the staff of the Physician Payment Review Commission (PPRC).[25] The major challenge was that while MSA boundaries are always coterminous with a set of county boundaries,

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[25] Physician Payment Review Commission, unpublished data, 1988.

the Medicare prevailing charge localities sometimes split counties.[26] Hence some counties in some states may be in two different localities. Thus some locality borders can be thought of as identifying two distinct "pseudo-counties," the phrase used by PPRC.

The complete set of counties and "pseudo-counties" were the basic building blocks for the methodology. The PPRC data set included the population over age 65 for each county and "pseudo-county." These data also identified the MSA, if any, in which the county or "pseudo-county" was located. All counties within a state not located within an MSA were aggregated into a single non-MSA area for that state. The locality specific prevailing charge index values computed from the Medicare Directory of Prevailing Charges were used to assign a value to to each county or "pseudo-county" located within each locality. These building blocks were then reaggregated to the MSA/non-MSA level using the elderly population statistics as weights.

This process is illustrated in Table 15 with respect to the state of Connecticut. (The specific jurisdictions are diagrammed in Figures 7 and 8.) Connecticut has eight counties, four Medicare Part B localities, and four MSA areas. The one county not located within an MSA is split between two localities. Four other counties are also split between two localities. As is indicated, the thirteen resulting building blocks of the state were sorted to accurately assign to each block the relevent prevailing charge index values

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[26] There was also a minor problem in that while only one Medicare locality crosses state boundaries, 27 MSAs cross two state boundaries and 5 MSAs cross three state boundaries. Following the methodology described below, prevailing charge index values for these MSAs were estimated as the weighted sums of the state-specific pieces of each jurisdiction.

from the four localities. These data were then re-sorted with respect to the four MSA areas and the remaining non-MSA area. The prevailing charge index values for each MSA/non-MSA area were computed as the weighted average of the prevailing charge index value for each of its constituent counties or "pseudo-counties." Hence the methodology produced five MSA based prevailing charge index values for the state of Connecticut.

One can note in this example that the resulting MSA prevailing charge index values may tend to mask differences in values between counties included within the MSA boundaries. From Table 15, the New Haven prevailing charge index value of 109 is not much different from the values of 108 and 109 observed for the two building blocks constituting that area. The Bridgeport value of 117, however, is the weighted average of 109 and 124. The Hartford value of 106 is a weighted average of 108 and 95.

In total there were 314 MSA areas that produced prevailing charge index values and 47 states. No non-MSA counties were identified in the PPRC files for the states of Alaska, New Jersey, or Rhode Island. There is also no non-MSA area within the District of Columbia. The values for the 361 total areas are included in Tables 16 and 17. In Table 16 the areas are listed in descending order of the prevailing charge index. In Table 17, the same data are arrayed in alphabetical order, first by MSA and then by State. Both Tables indicate each jurisdiction's ranking among all 361 areas and with respect to either the other states or MSAs.

These MSA-based prevailing charge index data are quite similiar in variations to the data originally presented with respect to prevailing charges in Part B localities. For example, the rural Mississippi locality was lowest of the United States localities with a value of 73.82 [with an expected national

value of 100.000]. The locality for Manhattan, New York was the high with a value of 165.92. When aggregated by MSAs, the lowest jurisdiction remains the set of counties in Mississippi not located in MSAs. The index for this jurisdiction is 73.82. The highest MSA index is Anchorage, Alaska at 149.84, while the New York City MSA is second with a value of 141.57.

The recalculation of the prevailing charge index on an MSA basis brings both refinements and aggregations in jurisdictions. The locality of Manhattan is included in the New York City MSA with the other four boroughs of New York City. The New York City prevailing charge index value does not show quite the extreme value of Manhattan. The eight localities included in the county of Los Angeles are merged into a single MSA, but the values for each of those localities fit in a narrow range, so the maximum value of 138.12 for Santa Monica is not substantially different from the 132.31 value estimated for the Los Angeles MSA as a whole.

CONTRAST TO PRACTICE COST ESTIMATES ON AN MSA BASIS

The practice cost estimates by MSA area have also been merged with the prevailing charge index data to reproduce Figure 9. The basic display is consistent with the earlier patterns in that the distribution is scattered about but roughly symmetric with respect to the diagonal. In addition, those jurisdictions with estimated practice costs below 80 percent of the national average are more likely to exhibit prevailing charge index values in excess of relative cost values. Roughly two thirds of those areas above 120 percent of national practice cost estimates exhibit prevailing charge values below estimated relative costs.

The ratio of the prevailing charge index values to the benchmark cost of practice values is presented in Table 18. The jurisdictions are presented in descending order of the ratio of prevailings to practice costs. What is somewhat surprising about the sequence is that the jurisdictions that appear to have the greatest excess of prevailing charge index values over practice cost index values are in the more rural parts of the states of Texas, Pennsylvania, California, Louisiana, Arkansas, and the Massachusetts/Rhode Island area not including Boston. Some of the major U.S. cities appear at this end of the list, including [in descending order] Miami, San Diego, Phoenix, Los Angeles, Baltimore, and New York City. All of those cities exhibit relative prevailing charge index values more than 10 percent in excess of relative cost index values.

At the other extreme are again jurisdictions in the midwest, Rocky Mountain, and White Mountains regions. These include areas in the states of Illinois, Iowa, Colorado, Wyoming, and New Hampshire. The major cities reporting relative prevailing charge index values more than 10 percent less than relative practice cost index values include [in ascending order]: Denver, Cleveland, Seattle, San Francisco, Atlanta, Washington, DC, and Cincinnati. With the exceptions of Pennsylvania and Massachusetts, the areas with index ratios[27] less than 100 include many of the older, industrial cities of the U.S. While including Pennsylvania and Massachusetts, the areas with index ratios in excess of 100 primarily include many of the Sun Belt and southwestern cities.

Twentyfive of the 47 states' non-MSA areas exhibit relative prevailings at least 5 percent greater than relative practice costs. The presence of many

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[27] The ratio of the prevailing charge index value to the benchmark practice cost index value expressed as a percent.

of the non-MSA areas in this category may simply be an anomaly from the reasonable charge determination process as it existed in 1984. The prevailing charge index for each locality measures a value equal to the maximum amount that would be approved under Part B for each of 109 procedures by specialty. If, for the most part, those prevailing charges were established in the urban parts of those states, it is conceivable that actual relative approved charges might be lower than the estimated relative prevailing charges in the rural areas. One notes, however, that many advocates of increased Medicare payment levels for rural areas contend that actual approved charges for most physicians in such areas have been severely constrained by the effects of the Medicare Economic Index. If that assertion be correct, then the actual relative approved charge levels would not be lower than the estimated relative prevailing charge index values. In that case the apparently "overpaid" rural areas may, in fact, be overpaid.

Finally, the extremes of the practice cost index estimates for each of 320 jurisdictions have been compared to the matched prevailing charge index. Following the approach used in preparing Figure 5 these data are presented graphically in Figure 10. With 210 locality based jurisdictions, roughly 15 percent appeared to have relative prevailing charges greater than the maximum estimate of relative practice costs. Nearly 18 percent showed relative prevailing charges less than the minimum estimate of relative practice costs. Using MSAs rather than Part B localities, one finds that 16 percent have prevailing charge index values in excess of maximum practice cost index values, while, again, 18 percent of the jurisdictions have prevailing charges below the minimal estimate of practice costs. Given the methodology used to produce the estimates for the two types of jurisdictions, these results should

not be unexpected. In fact, the lists of jurisdictions with extreme values (by MSAs or by localities) include many common elements. MSA based jurisdictions at the extremes are presented in Table 19.

CONCLUSION

In illustrating the problems and prospects for the development of one or more geographic indices, one finds a little something for everyone.

On the one hand, there appears to be substantial correspondence between the alternative practice cost estimates that have been produced showing that the computations can be performed and produce plausible results. One could collect additional published data at the county level and produce one or more cost indices for every one of the existing Medicare Part B localities. Such data could also support construction of indices based on jurisdictional boundaries not currently matching Medicare's localities. On the other hand, there can be substantial differences between alternative indices especially with respect to the series used as a surrogate for physician net income differences. On the third hand, any series used as an income surrogate could well contain anomalous data with respect to some set of jurisdictions, so that a practice cost index that is plausible on the whole may be implausible for specific places.

With respect to the relation between costs and prevailing charges, on the one hand, the existing range of prevailing charges appears to match the set of practice cost estimates with but a few anomalous localities. The majority of localities exhibit relative prevailing charge index values within 10% of their estimated relative practice costs as measured by the practice cost

index of Option 1. And, in fact, the low cost localities appear to be more often overpaid, while high cost areas are somewhat more likely to be underpaid. For most localities, existing prevailing charges are bracketed by the set of alternative practice cost estimates. On the other hand, for that very reason, almost every locality can claim that it is underpaid, and it could also be claimed that almost every locality is overpaid.

On the third hand, there are 31 localities out of the 210 where practice costs were examined that can claim that current relative prevailing charges are less than the absolute minimum of estimated relative practice costs. Further, there may be 37 localities where reductions in prevailing charges could be supported: the maximum practice cost index estimates in those localities are less than their prevailing charge index values. The relevent numbers with respect to MSA/non-MSA areas show 51 of 320 areas with prevailing charge index estimates in excess of their maximum practice cost index values, and 54 areas with prevailing charge index values below the minimum estimate of relative practice costs.

At the beginning of this exercise, there was some concern that there were likely to be little or no data to support the analysis of practice cost variations. What is suggested by the exercise is that no data set will be either perfect or so exact as to resolve the geographic variation question for all jurisdictions.

TABLE 1

MEDICARE PART B LOCALITIES BY STATE

MULTILOCALITY STATES			SINGLE LOCALITY STATES		
#	STATE	LOCALITIES	#	STATE	LOCALITIES
1	TEXAS	32	35	ALASKA	1
2	CALIFORNIA	28	36	ARKANSAS	1
3	ILLINOIS	16	37	COLORADO	1
4	OHIO	15	38	DC	1
5	WISCONSIN	11	39	DELAWARE	1
6	IOWA	8	40	HAWAII	1
7	LOUISIANA	8	41	MONTANA	1
8	NEW YORK	8	42	NEW HAMPSHIRE	1
9	MISSOURI	7	43	NEW MEXICO	1
10	ALABAMA	6	44	NORTH DAKOTA	1
11	ARIZONA	6	45	PUERTO RICO	1
12	OKLAHOMA	5	46	RHODE ISLAND	1
13	OREGON	5	47	SOUTH CAROLINA	1
14	WEST VIRGINIA	5	48	SOUTH DAKOTA	1
15	CONNECTICUT	4	49	TENNESSEE	1
16	FLORIDA	4	50	UTAH	1
17	GEORGIA	4	51	VERMONT	1
18	NEVADA	4	52	WYOMING	1
19	PENNSYLVANIA	4			
20	VIRGINIA	4			
21	WASHINGTON	4			
22	INDIANA	3			
23	KANSAS	3			
24	KENTUCKY	3			
25	MAINE	3			
26	MARYLAND	3			
27	MINNESOTA	3			
28	NEBRASKA	3			
29	NEW JERSEY	3			
30	IDAHO	2			
31	MASSACHUSETTS	2			
32	MICHIGAN	2			
33	MISSISSIPPI	2			
34	NORTH CAROLINA	2			

TABLE 2

ESTIMATED PHYSICIAN PRACTICE COST SHARES BY SPECIALTY [NORC2529]

SPECIALTY	NET	STAFF	SPACE	DRUGS	EQUIP	MALPR	OTHER
ALL	60.19	17.12	4.78	4.26	1.78	5.24	6.63
GP'S	57.87	18.23	4.59	7.03	1.67	3.59	7.02
FP'S	53.83	22.31	4.80	5.43	2.14	3.80	7.69
INTERNAL MEDICINE	57.41	20.45	5.73	4.63	1.77	2.91	7.10
CARDIOLOGY	66.41	14.64	4.31	2.95	1.47	4.62	5.60
PEDIATRICS	55.46	21.06	5.62	5.62	1.28	3.53	7.42
OTHER MEDICAL SPECIALTIES	61.52	16.52	5.02	5.33	1.87	3.33	6.41
GENERAL SURGEONS	62.90	15.50	4.13	3.09	1.02	7.18	6.18
ORTHOPEDICS	54.80	16.74	5.61	4.55	2.15	8.62	7.53
OPHTHALMOLOGY	56.17	17.85	6.22	5.74	3.31	3.40	7.30
UROLOGY	57.24	17.71	4.73	5.12	1.63	6.44	7.13
OBGYN	59.81	15.90	4.30	2.97	1.90	8.42	6.70
OTHER SURGICAL SPECIALTIES	58.16	16.15	5.64	3.30	1.64	8.12	6.97
PSYCHIATRY	81.50	6.57	6.02	0.62	0.42	1.80	3.08
ANESTHESIOLOGY	74.19	11.16	0.90	0.10	0.12	9.22	4.30
PATHOLOGY	66.43	17.50	1.30	5.22	1.40	2.55	5.59
RADIOLOGY	62.68	16.34	2.27	4.61	3.41	4.46	6.22
ALL OTHER SPECIALTIES	65.59	15.01	4.76	2.68	1.53	4.69	5.73

TABLE 3

ESTIMATED REGRESSION OF PHYSICIAN PLACEMENT BUREAU [LOG] EARNINGS ON SPECIALTY AND STATE

PARAMETER	ESTIMATE	T FOR H0: PARAMETER=0	PR > :T:	STD ERROR OF ESTIMATE	OBS
INTERCEPT	4.60905793	69.93	0.0001	0.06590669	--
GP	-0.40039320	-4.36	0.0001	0.09179133	12
FP	-0.36288717	-6.22	0.0001	0.05838520	117
INTERNIST	-0.27217404	-4.17	0.0001	0.06529168	47
CARDIOLOGY	-0.17842653	-2.48	0.0135	0.07191569	26
PEDIATRICS	-0.23176064	-2.84	0.0047	0.08162471	16
OTHER MEDICAL	-0.04135316	-0.48	0.6299	0.08574752	16
GENERAL SURGERY	0.00442430	0.05	0.9563	0.08074755	17
ORTHOPEDICS	0.19133902	2.98	0.0030	0.06413831	49
OPHTHALMOLOGY	0.10884532	1.47	0.1423	0.07403894	23
UROLOGY	-0.18844684	-1.40	0.1615	0.13436575	4
OBGYN	-0.03835669	-0.63	0.5314	0.06124225	71
OTHER SURGERY	0.49614585	6.51	0.0001	0.07623706	20
PSYCHIATRY	-0.04605008	-0.63	0.5260	0.07256730	31
ANESTHESIA	0.16528328	1.09	0.2764	0.15166031	3
RADIOLOGY	0.12302387	0.91	0.3652	0.13571164	4
ALABAMA	0.05297608	0.84	0.4031	0.06329767	29
ARIZONA	-0.03427746	-0.14	0.8925	0.25343089	1
CALIFORNIA	0.02588364	0.39	0.6962	0.06625004	24
COLORADO	-0.20427613	-2.01	0.0455	0.10183413	7
FLORIDA	-0.12062056	-1.65	0.1000	0.07317204	17
ILLINOIS	0.06158911	0.78	0.4349	0.07879935	14
INDIANA	-0.00478654	-0.07	0.9462	0.07083116	21
IOWA	0.09553963	1.36	0.1757	0.07043883	20
KANSAS	-0.15292218	-1.05	0.2932	0.14531585	3
KENTUCKY	-0.03620519	-0.41	0.6799	0.08767402	10
LOUISIANA	0.10438572	1.29	0.1966	0.08070287	13
MARYLAND	-0.18867461	-0.77	0.4396	0.24389874	1
MASSACHUSETTS	-0.11883602	-1.29	0.1962	0.09179309	9
MICHIGAN	0.04427766	0.52	0.6047	0.08546670	11
MINNESOTA	0.01932829	0.21	0.8348	0.09263525	9
MISSISSIPPI	0.07402504	0.83	0.4065	0.08909056	10
MISSOURI	0.18849485	2.35	0.0194	0.08034140	13
MONTANA	0.01940287	0.11	0.9130	0.17747707	2

TABLE 3 CONTINUED

ESTIMATED REGRESSION OF PHYSICIAN PLACEMENT BUREAU [LOG] EARNINGS ON SPECIALTY AND STATE

PARAMETER	ESTIMATE	T FOR H0: PARAMETER=0	PR > ¦T¦	STD ERROR OF ESTIMATE	OBS
NEBRASKA	0.11834713	1.17	0.2422	0.10106007	7
NEVADA	-0.06789510	-0.37	0.7119	0.18371478	2
NEW HAMPSHIRE	-0.01519296	-0.10	0.9174	0.14633934	3
NEW MEXICO	0.06518446	0.60	0.5459	0.10785627	6
NEW YORK	-0.12034427	-1.26	0.2098	0.09581988	8
NORTH CAROLINA	0.00072512	0.01	0.9913	0.06635809	24
NORTH DAKOTA	-0.00645646	-0.04	0.9658	0.15034031	3
OHIO	-0.07773306	-1.21	0.2285	0.06444969	26
OKLAHOMA	-0.15977895	-1.88	0.0607	0.08496144	11
OREGON	0.12925835	1.27	0.2055	0.10194326	7
PENNSYLVANIA	-0.06149491	-0.84	0.4022	0.07333876	18
RHODE ISLAND	0.00015238	0.00	0.9989	0.10760446	6
SOUTH DAKOTA	0.09981389	0.77	0.4396	0.12902746	4
TENNESSEE	0.00671454	0.10	0.9211	0.06773762	23
TEXAS	-0.02660948	-0.45	0.6536	0.05925481	39
UTAH	-0.18098122	-0.73	0.4640	0.24691507	1
VERMONT	0.17423089	0.71	0.4754	0.24389874	1
VIRGINIA	-0.09921085	-1.23	0.2186	0.08052430	13
WASHINGTON	-0.01895884	-0.13	0.8967	0.14598951	3
WEST VIRGINIA	0.02164466	0.24	0.8083	0.08916035	10
WISCONSIN	0.00412639	0.06	0.9558	0.07445177	16
WYOMING	-0.13219106	-0.54	0.5927	0.24691507	1

THE OMITTED CATEGORIES WERE "ALL OTHER MEDICAL SPECIALITES" AND GEORGIA, WITH 22 AND 30 OBSERVATIONS, RESPECTIVELY.
R-SQUARED = .532929

TABLE 4

RANKING OF MEDICARE LOCALITIES BY OPTION1 COST OF PRACTICE INDEX, AND CONTRAST OF OPTION 1 TO SPECIALTY SPECIFIC COST WEIGHTS OPTION [IDENTIFIED AS SPECWTS]

OPTION 1	SPECWTS	OBS	LOCALITY		
65.363	67.466	1	48	33	LAREDO, TX
65.421	65.326	4	48	19	MCALLEN, TX
67.916	68.328	2	48	10	BROWNSVILLE, TX
69.607	70.029	2	29	02	SMALL EASTERN MO CITIES
71.547	71.772	5	54	19	OHIO RIVER VALLEY, WVA
72.399	72.899	4	39	15	OHIO VALLEY, OH
74.378	75.087	14	51	04	EXTREMELY RURAL VIRGINIA
74.474	75.399	4	01	06	RURAL ALABAMA
74.877	76.401	3	13	04	RURAL GEORGIA
75.811	76.326	5	23	01	NORTHERN MAINE
76.309	75.706	1	39	09	STEUBENVILLE, OH
76.368	76.661	1	19	06	NORTHWEST IOWA
76.382	76.610	1	22	07	ALEXANDRIA, LA
76.396	76.570	6	48	14	EL PASO, EX
77.025	76.496	5	31	04	VERY RURAL NEBRASKA
77.084	77.749	21	05	01	ARKANSAS
77.788	77.903	9	48	04	WESTERN RURAL TEXAS
77.792	77.864	3	54	20	SOUTHERN VALLEY, WVA
78.338	78.392	17	28	01	RURAL MISSISSIPPI
79.314	80.512	5	28	02	METRO MISSISSIPPI
79.510	79.181	7	01	02	GADSEN, ALABAMA
79.523	79.575	9	18	03	RURAL INDIANA
79.545	79.837	20	51	03	SMALL TOWN VIRGINIA
79.798	80.239	8	27	02	NORTHERN MINN
79.816	79.974	39	45	01	SOUTH CAROLINA
79.984	80.323	3	55	02	NORTHWEST WISCONSIN
80.194	80.115	11	22	50	RURAL LA
80.263	80.186	1	19	03	NORTHCENTRAL IOWA
80.331	80.749	3	55	04	SOUTHWEST WISCONSIN
80.657	80.449	7	50	01	VERMONT
81.049	83.522	1	17	14	SOUTH ILL
81.311	81.345	15	12	01	RURAL FLORIDA
82.227	82.117	16	29	03	RURAL EASTERN MISSOURI
82.582	82.506	15	49	01	UTAH
82.588	82.719	5	23	02	CENTRAL MAINE
83.199	83.468	54	47	01	TENNESSEE
83.615	83.934	10	46	01	SOUTH DAKOTA
84.009	84.249	6	01	01	HUNTSVILLE, ALA
84.079	83.857	5	55	05	LA CROSSE, WIS

TABLE 4 CONTINUED

RANKING OF MEDICARE LOCALITIES BY OPTION1 COST OF PRACTICE INDEX, CONTRAST OF OPTION 1 TO SPECIALTY SPECIFIC COST WEIGHTS OPTION

OPTION 1	SPECWTS	OBS	LOCALITY		
84.368	84.104	8	27	04	SOUTHWEST MINN
84.413	84.797	10	48	03	SOUTHEAST RURAL TEXAS
84.535	84.653	59	37	95	RURAL NC
85.017	84.622	10	35	01	NEW MEXICO
85.077	85.387	2	29	07	RURAL NORTHWEST MO
85.394	85.910	6	39	14	SCIOTO VALLEY, OH
85.506	85.683	10	48	02	NORTHEAST RURAL TEXAS
85.541	85.642	1	41	12	SOUTHWEST OREGON CITIES
85.622	85.806	6	01	04	MOBILE, ALA
85.807	85.761	10	21	02	URBAN KENTUCKY
85.978	86.691	4	39	08	SPRINGFIELD, OH
86.073	86.387	4	24	02	WESTERN MD
86.084	86.157	1	48	22	WACO, TX
86.112	85.858	4	55	09	JANESVILLE, WIS
86.187	86.242	22	21	03	RURAL KENTUCKY
86.543	86.119	1	39	07	MANSFIELD, OH
86.667	86.791	18	13	03	FAIR TO MIDDLIN' GEORGIA
87.523	87.966	22	18	02	INDIANA URBAN
87.652	87.446	4	16	02	NORTH IDAHO
87.660	87.615	10	13	02	URBAN GEORGIA
87.744	87.775	3	48	16	GRAYSON, TX
88.054	88.060	5	55	07	GREEN BAY, WIS
88.196	88.443	3	17	07	QUINCY, ILL
88.481	88.459	6	30	01	MONTANA
88.489	88.289	3	55	10	OSHKOSH, WIS
88.559	88.425	3	31	03	SMALL CITIES NEBRASKA
88.591	89.167	3	48	12	DENTON, TX
89.171	89.094	3	29	04	ST. JOSEPH, MO
89.248	88.952	22	42	04	RURAL PENNSYLVANIA
89.395	89.416	5	01	03	SOUTHEAST ALA COUNTIES
89.504	88.259	2	54	17	WHEELING, WVA
89.812	89.476	3	39	12	LAKE PLAINS, OH
90.057	91.181	10	06	02	NORTHEAST RURAL CA
90.102	89.792	14	48	07	SAN ANTONIO
90.417	89.212	2	19	04	SOUTHCENTRAL IOWA
90.429	90.571	2	17	01	NORTHWEST ILL
90.761	91.222	16	33	01	NEW HAMPSHIRE
90.935	91.003	7	53	04	WESTERN WASHINGTON GPS
91.072	90.231	3	17	12	E. ST. LOUIS, ILL
91.136	90.053	1	17	13	SOUTHEAST ILL

TABLE 4 CONTINUED

RANKING OF MEDICARE LOCALITIES BY OPTION1 COST OF PRACTICE INDEX,
CONTRAST OF OPTION 1 TO SPECIALTY SPECIFIC COST WEIGHTS OPTION

OPTION 1	SPECWTS	OBS	LOCALITY		
91.312	91.323	3	19	07	SOUTHWEST IOWA
91.329	91.259	3	48	21	LUBBOCK, TX
91.393	91.485	2	48	09	BRAZORIA, TX
91.472	91.716	5	06	13	KINGS-TULARE, CA
91.820	92.643	1	39	06	LIMA, OH
91.979	92.245	2	19	08	IOWA CITY, IOWA
92.107	92.158	13	51	02	TIDEWATER AND NO. VA COUNTIES
92.269	92.226	23	42	03	SMALL URBANS PENNSYLVANIA
92.375	92.480	7	38	01	NORTH DAKOTA
92.567	91.806	1	48	25	ORANGE, TX
92.587	92.667	15	44	01	RHODE ISLAND
92.607	93.172	4	39	11	YOUNGTOWN, OH
93.099	92.891	1	53	03	SPOKANE + RICHLAND, WASH
93.248	92.591	2	40	04	SMALLER CITIES IN OKLAHOMA
93.774	92.311	2	17	03	DE KALB, ILL
94.248	94.044	4	24	03	SOUTH + EASTERN SHORE MD
94.322	95.272	3	23	03	SOUTHERN MAINE
94.485	94.860	4	48	27	TYLER, TX
94.596	94.804	22	18	01	INDIANA METRO
94.713	94.456	1	16	01	SOUTH IDAHO
94.734	95.149	20	20	01	RURAL KANSAS
94.772	95.605	4	48	24	CORPUS CHRISTI, TX
95.094	95.200	40	26	02	MICHIGAN NOT DETROIT
95.592	95.738	28	36	04	RURAL NEW YORK
95.768	95.974	57	12	02	FLORIDA CITIES NOT SOUTHERN
95.986	95.982	20	53	01	RURAL WESTERN WASHINGTON
96.003	96.275	10	36	03	NORTHERN NY CITIES
96.057	95.452	9	19	01	SOUTHEAST IOWA
96.058	95.922	2	17	10	CHAMPAIGN, ILL
96.188	96.335	1	20	05	KANSAS CITY, KANSAS
96.650	98.012	7	37	94	URBAN NORTH CAROLINA
96.860	97.099	1	22	04	LAKE CHARLES, LA
96.924	97.110	8	01	05	MONTGOMERY, ALA
96.958	97.052	8	29	06	KANSAS CITY, MO
97.215	97.268	14	39	04	COLUMBUS, OHIO
97.526	97.643	26	04	99	RURAL ARIZONA
97.814	96.804	2	48	34	WICHITA FALLS, TX
97.857	98.109	29	41	99	RURAL OREGON
97.908	97.926	9	21	01	METRO KENTUCKY
97.999	97.709	11	34	03	SOUTHERN NJ

TABLE 4 CONTINUED

RANKING OF MEDICARE LOCALITIES BY OPTION1 COST OF PRACTICE INDEX, CONTRAST OF OPTION 1 TO SPECIALTY SPECIFIC COST WEIGHTS OPTION

OPTION 1	SPECWTS	OBS	LOCALITY		
98.028	97.894	10	39	01	AKRON, OH
98.166	97.236	3	17	08	NORMAL, ILL
98.224	98.620	1	48	29	ABILENE, TX
98.364	98.341	3	54	16	CHARLESTON, WVA
98.568	99.178	7	48	31	AUSTIN, TX
98.690	99.737	3	06	08	STOCKTON, CA
98.743	99.598	8	06	15	SOUTHEASTERN CA
98.811	98.243	3	22	02	SHREVEPORT, LA
98.928	98.994	9	31	01	URBAN NEBRASKA
98.961	98.705	2	48	17	LONGVIEW, TX
99.001	99.901	12	36	01	BUFFALO, NY
99.128	99.507	9	36	08	POUGHKEEPSIE, NY
99.235	99.565	35	25	02	MASSACHUSETTS SUBURBAN/RURAL
99.402	99.715	26	29	01	ST LOUIS + URBAN EASTERN MO
99.453	99.600	4	06	14	BAKERSFIELD, CA
99.597	100.701	4	10	01	DELAWARE
99.664	99.119	3	17	04	ROCK ISLAND, ILL
99.689	99.627	17	39	02	CINCINNATI
99.877	99.835	8	06	01	NORTH COASTAL CA
99.991	100.182	7	06	10	MERCED, CA
100.445	100.696	9	06	11	FRESNO, CA
100.542	100.867	10	48	28	FORT WORTH, TX
100.746	101.340	21	40	99	RURAL OKLAHOMA
100.942	101.498	3	48	26	AMARILLO, TX
101.119	101.240	46	08	01	COLORADO
101.161	100.651	2	55	11	MADISON, WIS
101.242	101.444	8	39	10	TOLEDO, OH
101.247	101.331	6	09	04	EASTERN CONN
101.297	101.480	9	22	03	BATON ROUGE, LA
101.305	101.185	15	22	01	NEW ORLEANS, LA
101.393	100.467	2	19	02	NORTHEAST IOWA
102.146	102.593	7	55	08	MILWAKEE SUBURBS
102.366	102.712	4	39	05	DAYTON, OH
102.675	103.208	8	55	01	MILWAKEE, WIS
102.689	101.889	6	06	27	RIVERSIDE, CA
102.841	102.614	5	17	09	SPRINGFIELD, ILL
102.995	103.176	34	25	01	MASSACHUSETTS URBAN
103.392	103.485	2	48	15	GALVESTON, TX
103.413	103.771	20	06	04	SACRAMENTO
104.042	104.263	67	42	02	PA METRO NOT PHILLY OR PITTS

TABLE 4 CONTINUED

RANKING OF MEDICARE LOCALITIES BY OPTION1 COST OF PRACTICE INDEX, CONTRAST OF OPTION 1 TO SPECIALTY SPECIFIC COST WEIGHTS OPTION

OPTION 1	SPECWTS	OBS	LOCALITY		
104.176	104.113	18	42	01	PHILADELPHIA/PITTSBURGH
104.246	104.359	5	17	02	ROCKFORD, ILL
104.700	104.824	6	56	01	WYOMING
105.117	105.509	2	48	20	BEAUMONT, TX
105.787	105.942	13	15	01	HAWAII
106.047	105.897	23	12	04	MIAMI
106.102	105.729	14	34	02	MIDDLE NEW JERSEY
106.156	105.582	6	06	12	MONTEREY, CA
106.194	106.076	25	13	01	ATLANTA
106.481	107.278	10	06	16	SANTA BARBARA, CA
107.072	106.822	20	06	28	SAN DIEGO
107.823	107.763	20	39	03	CLEVELAND
108.186	107.846	16	09	01	NORTHWEST CONNECTICUT
108.487	108.534	22	27	01	MINNEAPOLIS, ST PAUL, MAYO
108.552	108.652	3	32	01	LAS VEGAS, NEV
108.920	109.202	8	19	05	DES MOINES, IOWA
109.317	109.368	12	06	17	VENTURA, CA
109.902	109.769	11	36	02	ROCHESTER, NY
110.614	110.519	10	41	01	PORTLAND, OR
112.389	113.799	52	24	01	BALTIMORE, ETC.
112.635	113.640	1	40	01	OKLAHOMA CITY, OK
112.677	112.691	7	32	99	RURAL NEVADA
113.677	113.718	4	17	05	PEORIA, ILL
114.140	113.907	7	40	02	TULSA, OK
114.192	114.452	70	34	01	NORTHERN NJ
114.507	114.482	55	17	16	CHICAGO
115.021	113.766	12	36	05	QUEENS, NY
115.282	114.875	3	22	06	LAFAYETTE, LA
115.655	115.819	21	48	11	DALLAS
115.893	115.519	14	17	15	JOLIET, ILL
116.248	116.286	28	26	01	DETROIT
117.282	117.386	21	12	03	FORT LAUDERDALE, FLORIDA
117.387	119.925	6	09	03	SOUTH CENTRAL CONN
117.597	117.613	108	06	18	L.A.: 8 LOCALITIES COMBINED
117.762	118.341	18	53	02	SEATTLE
118.287	120.074	18	11	01	DC
119.036	119.277	29	48	18	HOUSTON
119.292	119.119	20	06	07	OAKLAND-BERKELEY, CAL
121.851	122.727	25	06	26	ORANGE COUNTY CALIFORNIA
122.759	122.009	10	06	03	MARIN-NAPA, CA

TABLE 4 CONTINUED

RANKING OF MEDICARE LOCALITIES BY OPTION1 COST OF PRACTICE INDEX, CONTRAST OF OPTION 1 TO SPECIALTY SPECIFIC COST WEIGHTS OPTION

OPTION 1	SPECWTS	OBS	LOCALITY		
124.244	124.146	27	06	09	SANTA CLARA CALIFORNIA
124.497	124.228	63	36	07	NYC SUBURBS/LI
124.597	124.065	3	32	02	RENO, NEV
127.152	129.178	3	20	04	SUBURBAN KC, KANSAS
127.291	125.470	11	09	02	SOUTHWEST CONN
128.811	129.838	21	51	01	RICHMOND, VA
129.633	129.904	8	02	01	ALASKA
131.621	133.068	1	48	23	MIDLAND, TX
135.495	134.578	14	06	05	SAN FRANCISCO
138.868	139.252	7	06	06	SAN JOSE, CA
142.733	143.460	36	36	06	MANHATTAN

TABLE 4.1

RANKING OF STATES BY OPTION1 COST OF PRACTICE INDEX

OBS	STATE	INDEX
21	5 ARKANSAS	77.084
22	28 MISSISSIPPI	78.574
39	45 SOUTH CAROLINA	79.816
7	50 VERMONT	80.657
13	23 MAINE	82.017
15	49 UTAH	82.582
13	54 WEST VIRGINIA	82.665
54	47 TENNESSEE	83.199
10	46 SOUTH DAKOTA	83.615
10	35 NEW MEXICO	85.017
66	37 NORTH CAROLINA	85.895
36	1 ALABAMA	86.332
6	30 MONTANA	88.481
41	21 KENTUCKY	88.547
5	16 IDAHO	88.810
53	18 INDIANA	89.083
17	31 NEBRASKA	89.867
16	33 NEW HAMPSHIRE	90.761
7	38 NORTH DAKOTA	92.375
40	55 WISCONSIN	92.452
15	44 RHODE ISLAND	92.587
57	29 MISSOURI	92.597
56	13 GEORGIA	94.900
68	51 VIRGINIA	96.071
43	22 LOUISIANA	96.252
97	39 OHIO	97.184
28	19 IOWA	97.300
26	4 ARIZONA	97.526
38	27 MINNESOTA	97.593
157	48 TEXAS	98.184
24	20 KANSAS	99.017
130	42 PENNSYLVANIA	99.503
4	10 DELAWARE	99.597
116	12 FLORIDA	99.968

TABLE 4.1 CONTINUED

RANKING OF STATES BY OPTION1 COST OF PRACTICE INDEX

OBS	STATE	INDEX
40	41 OREGON	100.642
69	25 MASSACHUSETTS	101.116
46	8 COLORADO	101.119
46	53 WASHINGTON	103.318
31	40 OKLAHOMA	103.321
68	26 MICHIGAN	103.757
6	56 WYOMING	104.700
13	15 HAWAII	105.787
60	24 MARYLAND	109.487
103	17 ILLINOIS	109.585
95	34 NEW JERSEY	111.116
39	9 CONNECTICUT	113.985
13	32 NEVADA	114.041
339	6 CALIFORNIA	114.203
181	36 NEW YORK	117.554
18	11 DC	118.287
8	2 ALASKA	129.633

TABLE 5

COMPARISON OF OPTION 1 COST OF PRACTICE INDEX TO SELECTED ALTERNATIVES CHANGING ONE VARIABLE AT A TIME: MALPRACTICE, SPACE, STAFF WAGES

OBS[a]	ST	LOC[b]	OPTION1[c]	MALP[d]	OPTION1	SPACE[e]	OPTION1	PPS WAGE[f]	SIC801[g]
1	48	33	65.36	65.13	65.36	66.25	65.36	68.30	65.44
4	48	19	65.42	65.27	65.42	65.66	65.42	64.80	62.84
2	48	10	67.92	67.97	67.92	67.90	67.92	69.82	68.86
2	29	2	69.61	68.92	69.61	69.98	69.61	70.22	64.75
5	54	19	71.55	71.61	71.55	71.75	71.55	74.49	70.25
4	39	15	72.40	71.93	72.40	72.43	72.40	76.30	73.00
14	51	4	74.38	74.35	74.38	74.53	74.38	77.25	77.45
4	1	6	74.47	74.49	74.47	74.88	74.47	74.44	72.00
3	13	4	74.88	74.91	74.88	75.41	74.88	73.82	73.35
5	23	1	75.81	75.80	75.81	75.50	75.81	79.82	78.94
1	39	9	76.31	76.37	76.31	76.39	76.31	79.49	74.86
1	19	6	76.37	76.34	76.37	77.15	76.37	83.10	75.25
1	22	7	76.38	76.36	76.38	76.33	76.38	81.06	78.73
6	48	14	76.40	76.26	76.40	76.25	76.40	76.47	77.10
5	31	4	77.02	77.05	77.02	77.79	77.02	81.62	85.39
21	5	1	77.08	77.14	77.08	77.10	77.08	78.30	79.65
9	48	4	77.79	77.66	77.79	77.85	77.79	80.09	77.95
3	54	20	77.79	77.84	77.79	77.60	77.79	79.24	75.75
17	28	1	78.34	78.40	78.34	78.54	78.34	80.31	79.32
5	28	2	79.31	79.34	79.31	79.18	79.31	79.13	77.89
7	1	2	79.51	79.50	79.51	79.88	79.51	81.16	77.31
9	18	3	79.52	79.55	79.52	79.45	79.52	85.47	80.51
20	51	3	79.54	79.55	79.54	79.42	79.54	82.42	77.08
8	27	2	79.80	79.81	79.80	80.15	79.80	81.57	82.02
39	45	1	79.82	79.78	79.82	79.84	79.82	81.22	78.91
3	55	2	79.98	80.06	79.98	80.50	79.98	81.97	81.89
11	22	50	80.19	80.20	80.19	80.47	80.19	83.73	78.08
1	19	3	80.26	80.23	80.26	80.90	80.26	88.26	90.07
3	55	4	80.33	80.31	80.33	80.91	80.33	82.36	79.72
7	50	1	80.66	80.62	80.66	80.60	80.66	84.63	77.33
1	17	14	81.05	80.49	81.05	81.22	81.05	84.96	83.84
15	12	1	81.31	81.22	81.31	80.88	81.31	83.16	83.73
16	29	3	82.23	81.23	82.23	82.33	82.23	83.48	83.52
15	49	1	82.58	82.58	82.58	82.91	82.58	84.23	83.50
5	23	2	82.59	82.68	82.59	82.76	82.59	85.60	83.46
54	47	1	83.20	83.21	83.20	83.12	83.20	83.40	83.22
10	46	1	83.61	83.64	83.61	84.46	83.61	85.40	85.86
6	1	1	84.01	83.94	84.01	83.75	84.01	83.56	83.52
5	55	5	84.08	84.07	84.08	84.61	84.08	87.22	86.85
8	27	4	84.37	84.34	84.37	84.83	84.37	88.86	87.58

TABLE 5 CONTINUED

COMPARISON OF OPTION 1 COST OF PRACTICE INDEX TO ALTERNATIVES CHANGING ONE VARIABLE AT A TIME: MALPRACTICE, SPACE, STAFF WAGES

OBS	ST	LOC	OPTION1	MALP	OPTION1	SPACE	OPTION1	PPS WAGE	SIC801
10	48	3	84.41	84.26	84.41	84.87	84.41	88.23	83.99
59	37	95	84.53	84.58	84.53	84.73	84.53	85.26	84.09
10	35	1	85.02	84.91	85.02	85.00	85.02	86.72	84.27
2	29	7	85.08	84.65	85.08	85.43	85.08	90.24	88.79
6	39	14	85.39	84.80	85.39	85.82	85.39	90.60	85.08
10	48	2	85.51	85.38	85.51	86.19	85.51	89.82	85.68
1	41	12	85.54	85.45	85.54	85.69	85.54	87.08	83.93
6	1	4	85.62	85.56	85.62	85.58	85.62	86.10	85.67
10	21	2	85.81	85.74	85.81	86.10	85.81	86.38	87.94
4	39	8	85.98	85.38	85.98	85.96	85.98	90.73	86.78
4	24	2	86.07	86.50	86.07	86.36	86.07	89.94	86.79
1	48	22	86.08	85.85	86.08	85.83	86.08	87.92	87.43
4	55	9	86.11	86.09	86.11	86.57	86.11	88.59	88.22
22	21	3	86.19	86.18	86.19	86.34	86.19	88.93	87.66
1	39	7	86.54	85.95	86.54	86.78	86.54	90.25	86.86
18	13	3	86.67	86.73	86.67	86.91	86.67	83.89	86.63
22	18	2	87.52	87.53	87.52	87.27	87.52	89.40	89.32
4	16	2	87.65	87.53	87.65	87.67	87.65	89.45	87.01
10	13	2	87.66	87.61	87.66	87.93	87.66	87.18	88.13
3	48	16	87.74	87.61	87.74	87.56	87.74	89.40	90.80
5	55	7	88.05	88.10	88.05	88.57	88.05	90.98	89.33
3	17	7	88.20	88.05	88.20	88.78	88.20	88.76	88.97
6	30	1	88.48	88.39	88.48	89.04	88.48	89.88	87.48
3	55	10	88.49	88.53	88.49	89.05	88.49	90.58	91.66
3	31	3	88.56	88.59	88.56	89.00	88.56	89.60	89.72
3	48	12	88.59	88.47	88.59	89.44	88.59	92.54	86.68
3	29	4	89.17	89.59	89.17	89.40	89.17	90.47	92.01
22	42	4	89.25	88.77	89.25	89.24	89.25	93.58	89.19
5	1	3	89.40	89.39	89.40	89.53	89.40	89.59	89.40
2	54	17	89.50	89.29	89.50	89.56	89.50	89.32	89.64
3	39	12	89.81	89.69	89.81	89.75	89.81	92.23	91.84
10	6	2	90.06	90.45	90.06	90.10	90.06	93.31	90.03
14	48	7	90.10	89.95	90.10	89.86	90.10	91.57	91.84
2	19	4	90.42	90.45	90.42	90.91	90.42	91.70	86.08
2	17	1	90.43	90.49	90.43	90.73	90.43	95.55	88.27
16	33	1	90.76	90.71	90.76	91.13	90.76	93.89	90.56
7	53	4	90.93	90.89	90.93	90.98	90.93	94.93	90.14
3	17	12	91.07	90.75	91.07	91.14	91.07	94.12	92.01
1	17	13	91.14	90.82	91.14	91.16	91.14	96.92	88.43
3	19	7	91.31	91.20	91.31	91.03	91.31	92.44	94.88
3	48	21	91.33	91.17	91.33	91.16	91.33	92.53	93.76

TABLE 5 CONTINUED

COMPARISON OF OPTION 1 COST OF PRACTICE INDEX TO ALTERNATIVES CHANGING ONE VARIABLE AT A TIME: MALPRACTICE, SPACE, STAFF WAGES

OBS	ST	LOC	OPTION1	MALP	OPTION1	SPACE	OPTION1	PPS WAGE	SIC801
2	48	9	91.39	91.16	91.39	90.98	91.39	93.24	90.21
5	6	13	91.47	92.76	91.47	91.15	91.47	94.65	90.50
1	39	6	91.82	91.22	91.82	91.66	91.82	92.58	101.38
2	19	8	91.98	92.04	91.98	92.92	91.98	96.08	93.70
13	51	2	92.11	92.05	92.11	92.16	92.11	93.94	92.71
23	42	3	92.27	91.87	92.27	92.46	92.27	95.16	93.05
7	38	1	92.37	92.34	92.37	93.38	92.37	94.88	97.37
1	48	25	92.57	92.62	92.57	92.00	92.57	95.86	93.63
15	44	1	92.59	92.68	92.59	93.28	92.59	95.74	93.68
4	39	11	92.61	92.14	92.61	92.53	92.61	95.16	95.03
1	53	3	93.10	93.03	93.10	92.66	93.10	97.32	88.07
2	40	4	93.25	93.06	93.25	93.31	93.25	95.95	94.64
2	17	3	93.77	93.46	93.77	93.75	93.77	97.64	95.84
4	24	3	94.25	94.47	94.25	94.56	94.25	98.37	93.92
3	23	3	94.32	94.35	94.32	94.13	94.32	96.95	95.05
4	48	27	94.49	94.33	94.49	94.18	94.49	97.84	99.75
22	18	1	94.60	94.55	94.60	94.22	94.60	95.51	96.99
1	16	1	94.71	94.66	94.71	94.58	94.71	95.10	95.72
20	20	1	94.73	94.61	94.73	94.89	94.73	97.38	95.37
4	48	24	94.77	94.54	94.77	94.45	94.77	95.98	94.60
40	26	2	95.09	94.48	95.09	95.04	95.09	98.05	96.41
28	36	4	95.59	95.89	95.59	95.82	95.59	99.85	96.34
57	12	2	95.77	95.64	95.77	95.25	95.77	96.08	96.55
20	53	1	95.99	95.84	95.99	95.72	95.99	99.01	95.14
10	36	3	96.00	95.72	96.00	96.19	96.00	99.88	96.09
9	19	1	96.06	96.01	96.06	95.94	96.06	99.96	96.46
2	17	10	96.06	95.74	96.06	96.13	96.06	98.47	96.96
1	20	5	96.19	96.03	96.19	95.80	96.19	96.93	97.85
7	37	94	96.65	96.72	96.65	96.74	96.65	96.88	97.55
1	22	4	96.86	96.83	96.86	96.39	96.86	98.62	97.25
8	1	5	96.92	96.92	96.92	97.01	96.92	96.93	99.77
8	29	6	96.96	96.17	96.96	96.71	96.96	98.05	101.21
14	39	4	97.22	96.82	97.22	97.43	97.22	99.15	100.40
26	4	99	97.53	97.46	97.53	97.14	97.53	98.30	97.15
2	48	34	97.81	97.58	97.81	97.56	97.81	101.38	97.43
29	41	99	97.86	97.80	97.86	97.65	97.86	100.45	96.25
9	21	1	97.91	97.93	97.91	97.67	97.91	99.96	99.65
11	34	3	98.00	97.92	98.00	98.02	98.00	102.02	98.68
10	39	1	98.03	97.59	98.03	97.91	98.03	99.55	101.34
3	17	8	98.17	97.85	98.17	98.43	98.17	102.76	99.20
1	48	29	98.22	97.99	98.22	97.70	98.22	99.76	100.03

TABLE 5 CONTINUED

COMPARISON OF OPTION 1 COST OF PRACTICE INDEX TO ALTERNATIVES CHANGING ONE VARIABLE AT A TIME: MALPRACTICE, SPACE, STAFF WAGES

OBS	ST	LOC	OPTION1	MALP	OPTION1	SPACE	OPTION1	PPS WAGE	SIC801
3	54	16	98.36	98.42	98.36	98.16	98.36	100.19	97.93
7	48	31	98.57	98.46	98.57	98.75	98.57	101.94	100.68
3	6	8	98.69	99.73	98.69	98.77	98.69	101.09	96.24
8	6	15	98.74	99.22	98.74	98.92	98.74	100.21	97.07
3	22	2	98.81	98.76	98.81	98.59	98.81	100.96	101.11
9	31	1	98.93	98.94	98.93	99.39	98.93	99.13	100.56
2	48	17	98.96	98.72	98.96	98.44	98.96	98.80	96.89
12	36	1	99.00	98.90	99.00	99.14	99.00	102.90	99.97
9	36	8	99.13	98.97	99.13	99.34	99.13	104.45	98.62
35	25	2	99.24	98.95	99.24	99.63	99.24	103.69	100.69
26	29	1	99.40	99.31	99.40	99.20	99.40	101.71	100.59
4	6	14	99.45	100.60	99.45	99.13	99.45	102.78	97.59
4	10	1	99.60	99.62	99.60	99.34	99.60	101.24	100.37
3	17	4	99.66	99.35	99.66	99.82	99.66	100.87	99.63
17	39	2	99.69	99.27	99.69	100.30	99.69	101.51	100.92
8	6	1	99.88	100.50	99.88	99.70	99.88	103.17	97.95
7	6	10	99.99	101.20	99.99	99.70	99.99	101.28	100.12
9	6	11	100.45	100.86	100.45	100.50	100.45	103.77	99.95
10	48	28	100.54	100.36	100.54	99.99	100.54	100.52	101.32
21	40	99	100.75	100.66	100.75	100.57	100.75	102.60	102.25
3	48	26	100.94	100.79	100.94	99.97	100.94	100.33	102.64
46	8	1	101.12	101.10	101.12	101.64	101.12	104.01	100.80
2	55	11	101.16	100.99	101.16	102.00	101.16	103.14	103.04
8	39	10	101.24	100.97	101.24	101.18	101.24	102.71	104.66
6	9	4	101.25	101.26	101.25	101.33	101.25	106.49	102.77
9	22	3	101.30	101.35	101.30	101.08	101.30	102.14	101.32
15	22	1	101.31	101.23	101.31	101.36	101.31	102.50	98.98
2	19	2	101.39	101.22	101.39	101.28	101.39	103.13	107.08
7	55	8	102.15	102.11	102.15	102.41	102.15	105.35	104.50
4	39	5	102.37	101.94	102.37	102.36	102.37	103.22	103.64
8	55	1	102.68	102.63	102.68	102.89	102.68	104.19	106.39
6	6	27	102.69	104.37	102.69	102.69	102.69	105.48	101.58
5	17	9	102.84	102.63	102.84	102.97	102.84	105.75	105.38
34	25	1	103.00	102.82	103.00	103.38	103.00	107.33	104.00
2	48	15	103.39	103.16	103.39	103.50	103.39	106.92	101.99
20	6	4	103.41	103.98	103.41	103.24	103.41	106.14	101.28
67	42	2	104.04	103.63	104.04	104.06	104.04	107.19	104.83
18	42	1	104.18	103.74	104.18	103.77	104.18	107.45	104.29
5	17	2	104.25	103.93	104.25	104.49	104.25	107.85	102.58
6	56	1	104.70	104.78	104.70	104.91	104.70	105.05	104.24
2	48	20	105.12	105.02	105.12	104.58	105.12	106.09	106.06

TABLE 5 CONTINUED

COMPARISON OF OPTION 1 COST OF PRACTICE INDEX TO ALTERNATIVES CHANGING ONE VARIABLE AT A TIME: MALPRACTICE, SPACE, STAFF WAGES

OBS	ST	LOC	OPTION1	MALP	OPTION1	SPACE	OPTION1	PPS WAGE	SIC801
13	15	1	105.79	104.56	105.79	105.72	105.79	107.32	101.82
23	12	4	106.05	106.08	106.05	105.61	106.05	107.73	105.14
14	34	2	106.10	105.97	106.10	106.37	106.10	108.38	107.03
6	6	12	106.16	107.83	106.16	106.09	106.16	110.76	103.06
25	13	1	106.19	106.21	106.19	106.03	106.19	105.76	104.83
10	6	16	106.48	107.47	106.48	105.94	106.48	108.82	107.62
20	6	28	107.07	108.32	107.07	107.35	107.07	109.93	104.84
20	39	3	107.82	107.48	107.82	108.00	107.82	111.38	109.44
16	9	1	108.19	108.07	108.19	108.55	108.19	111.49	108.98
22	27	1	108.49	108.52	108.49	108.68	108.49	111.15	110.86
3	32	1	108.55	108.51	108.55	108.54	108.55	108.77	109.19
8	19	5	108.92	108.98	108.92	108.57	108.92	111.22	111.83
12	6	17	109.32	110.54	109.32	109.19	109.32	110.24	108.51
11	36	2	109.90	109.73	109.90	109.97	109.90	113.74	109.85
10	41	1	110.61	110.65	110.61	110.36	110.61	112.86	108.81
52	24	1	112.39	112.65	112.39	112.39	112.39	115.66	111.15
1	40	1	112.64	112.55	112.64	111.90	112.64	113.23	114.50
7	32	99	112.68	112.76	112.68	112.55	112.68	112.37	112.08
4	17	5	113.68	113.49	113.68	113.89	113.68	115.75	118.72
7	40	2	114.14	114.09	114.14	113.78	114.14	115.42	117.46
70	34	1	114.19	114.12	114.19	114.88	114.19	117.23	114.08
55	17	16	114.51	114.36	114.51	115.05	114.51	117.58	116.11
12	36	5	115.02	114.60	115.02	115.34	115.02	121.22	110.31
3	22	6	115.28	115.20	115.28	115.02	115.28	115.61	115.92
21	48	11	115.66	115.48	115.66	115.13	115.66	116.64	116.32
14	17	15	115.89	115.59	115.89	116.82	115.89	118.36	117.01
28	26	1	116.25	115.20	116.25	115.96	116.25	117.94	115.34
21	12	3	117.28	117.10	117.28	116.67	117.28	116.16	117.84
6	9	3	117.39	117.29	117.39	118.23	117.39	120.93	118.13
108	6	18	117.60	118.72	117.60	117.40	117.60	121.03	116.16
18	53	2	117.76	117.69	117.76	117.24	117.76	120.47	115.93
18	11	1	118.29	118.25	118.29	119.01	118.29	119.98	114.78
29	48	18	119.04	118.91	119.04	119.28	119.04	119.71	118.63
20	6	7	119.29	120.66	119.29	119.34	119.29	122.83	116.86
25	6	26	121.85	122.43	121.85	121.33	121.85	124.33	121.07
10	6	3	122.76	124.26	122.76	122.65	122.76	129.39	119.06
27	6	9	124.24	125.55	124.24	123.85	124.24	127.67	121.75
63	36	7	124.50	124.34	124.50	125.34	124.50	129.57	121.87
3	32	2	124.60	124.81	124.60	124.16	124.60	122.79	120.41
3	20	4	127.15	127.08	127.15	126.70	127.15	127.04	125.17
11	9	2	127.29	127.10	127.29	128.47	127.29	130.96	127.71

TABLE 5 CONTINUED

COMPARISON OF OPTION 1 COST OF PRACTICE INDEX TO ALTERNATIVES CHANGING ONE VARIABLE AT A TIME: MALPRACTICE, SPACE, STAFF WAGES

OBS	ST	LOC	OPTION1	MALP	OPTION1	SPACE	OPTION1	PPS WAGE	SIC801
21	51	1	128.81	128.76	128.81	129.35	128.81	130.25	127.80
8	2	1	129.63	130.35	129.63	130.69	129.63	128.23	123.85
1	48	23	131.62	131.38	131.62	130.87	131.62	134.19	130.72
14	6	5	135.50	137.07	135.50	135.06	135.50	140.11	131.89
7	6	6	138.87	140.12	138.87	138.28	138.87	144.97	136.20
36	36	6	142.73	142.13	142.73	147.08	142.73	146.41	141.12

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[a] Number of observations from the PPCIS used in developing the cost indices.

[b] State and locality numbers.

[c] Benchmark cost of practice index based on national specialty weights, per capita income, wages in the health sector, gross monthly rental cost of renter occupied housing units, and the Urban Institute malpractice blended rates by State.

[d] Same as benchmark, but three specialty specific malpractice relative values by state substituted for single blended rate.

[e] Same as benchmark, but monthly operating costs of owner occupied housing units substituted for renter occupied series.

[f] Same as benchmark, but PPS wage index (linked by county) substituted for wages in the health sector.

[g] Same as benchmark, but SIC code 801 series, wages in the offices of physicians and surgeons, substituted for wages in the health sector (SIC code 800).

TABLE 6

COMPARISON OF OPTION 1 COST OF PRACTICE INDEX TO ALTERNATIVES BASED ON VARYING PRIC
FOR PHYSICIAN EARNINGS

OBS	LOCALITY			OPTION 1	PBD[a]	SIC801[b]	PERM[c]	EQUAL[d]
1	48	33	LAREDO, TX	65.36	88.99	71.55	84.77	90.59
4	48	19	MCALLEN, TX	65.42	92.19	76.89	78.48	93.79
2	48	10	BROWNSVILLE, TX	67.92	91.40	84.80	78.52	93.00
2	29	2	SMALL EASTERN MO CITIES	69.61	106.26	63.59	79.82	93.63
5	54	19	OHIO RIVER VALLEY, WVA	71.55	92.91	71.35	74.91	91.58
4	39	15	OHIO VALLEY, OH	72.40	87.27	75.43	77.91	91.82
14	51	4	EXTREMELY RURAL VIRGINIA	74.38	85.80	83.56	80.38	91.55
4	1	6	RURAL ALA	74.47	96.66	71.11	78.59	93.35
3	13	4	RURAL GEORGIA	74.88	95.01	84.21	77.84	95.01
5	23	1	NORTHERN MAINE	75.81	91.35	81.98	77.01	92.27
1	39	9	STEUBENVILLE, OH	76.31	87.90	70.63	80.47	92.45
1	19	6	NORTHWEST IOWA	76.37	93.41	47.99	81.65	87.31
1	22	7	ALEXANDRIA, LA	76.38	99.43	82.74	80.75	92.73
6	48	14	EL PASO, EX	76.40	92.99	90.68	80.28	94.59
5	31	4	VERY RURAL NEBRASKA	77.02	94.36	84.57	77.40	86.71
21	5	1	ARKANSAS	77.08	95.42	86.73	77.01	91.32
9	48	4	WESTERN RURAL TEXAS	77.79	88.88	71.36	73.45	90.48
3	54	20	SOUTHERN VALLEY, WVA	77.79	95.03	76.19	80.11	93.69
17	28	1	RURAL MISSISSIPPI	78.34	97.87	80.80	80.32	93.19
5	28	2	METRO MISSISSIPPI	79.31	100.75	84.72	81.14	96.07
7	1	2	GADSEN, ALA	79.51	98.02	76.96	84.57	94.70
9	18	3	RURAL INDIANA	79.52	89.42	67.08	82.00	89.71
20	51	3	SMALL TOWN VIRGINIA	79.54	87.50	69.41	86.49	93.26
8	27	2	NORTHERN MINN	79.80	95.29	88.46	87.48	94.10
39	45	1	SOUTH CAROLINA	79.82	94.11	80.85	85.08	94.07
3	55	2	NORTHWEST WISCONSIN	79.98	92.70	83.20	85.03	92.44
11	22	50	RURAL LA	80.19	99.61	67.68	84.76	92.91
1	19	3	NORTHCENTRAL IOWA	80.26	91.91	81.17	74.82	85.80
3	55	4	SOUTHWEST WISCONSIN	80.33	92.49	72.40	88.60	92.23
7	50	1	VERMONT	80.66	102.51	57.91	85.92	90.92
1	17	14	SOUTH ILL	81.05	98.78	82.86	87.75	94.91
15	12	1	RURAL FLORIDA	81.31	91.90	98.39	86.78	98.83
16	29	3	RURAL EASTERN MISSOURI	82.23	107.61	90.18	84.03	94.98
15	49	1	UTAH	82.58	85.11	88.93	97.69	95.19

TABLE 6 CONTINUED

COMPARISON OF OPTION 1 COST OF PRACTICE INDEX TO ALTERNATIVES BASED ON VARYING PRICE RELATIVES FOR PHYSICIAN EARNINGS

OBS			LOCALITY	OPTION 1	PBD[a]	SIC801[b]	PERM[c]	EQUAL[d]
5	23	2	CENTRAL MAINE	82.59	92.59	79.27	85.99	93.51
54	47	1	TENNESSEE	83.20	95.48	92.08	83.92	95.07
10	46	1	SOUTH DAKOTA	83.61	99.63	85.39	90.91	93.24
6	1	1	HUNTSVILLE, ALA	84.01	98.37	83.41	81.48	95.06
5	55	5	LA CROSSE, WIS	84.08	93.85	89.49	94.35	93.60
8	27	4	SOUTHWEST MINN	84.37	92.45	79.14	85.36	91.26
10	48	3	SOUTHEAST RURAL TEXAS	84.41	91.31	76.08	97.61	92.91
59	37	95	RURAL NC	84.53	94.13	85.00	87.03	94.09
10	35	1	NEW MEXICO	85.02	100.65	87.88	89.55	96.54
2	29	7	RURAL NORTHWEST MO	85.08	101.74	73.52	75.34	89.10
6	39	14	SCIOTO VALLEY, OH	85.39	88.47	75.77	91.47	93.02
10	48	2	NORTHEAST RURAL TEXAS	85.51	90.28	75.41	92.41	91.88
1	41	12	SOUTHWEST OREGON CITIES	85.54	105.50	84.90	90.77	97.10
6	1	4	MOBILE, ALA	85.62	99.49	90.58	85.02	96.17
10	21	2	URBAN KENTUCKY	85.81	92.33	92.35	83.91	94.50
4	39	8	SPRINGFIELD, OH	85.98	89.95	87.10	85.02	94.50
4	24	2	WESTERN MD	86.07	84.44	85.56	90.23	94.91
1	48	22	WACO, TX	86.08	90.30	79.97	78.75	91.90
4	55	9	JANESVILLE, WIS	86.11	92.78	81.23	95.94	92.53
22	21	3	RURAL KENTUCKY	86.19	91.74	86.72	83.15	93.90
1	39	7	MANSFIELD, OH	86.54	88.06	75.22	92.11	92.61
18	13	3	FAIR TO MIDDLIN' GEORGIA	86.67	97.90	99.39	89.65	97.89
22	18	2	INDIANA URBAN	87.52	93.46	89.19	81.08	93.75
4	16	2	NORTH IDAHO	87.65	96.04	80.01	83.71	94.85
10	13	2	URBAN GEORGIA	87.66	97.12	97.88	88.33	97.12
3	48	16	GRAYSON, TX	87.74	91.58	92.20	80.20	93.18
5	55	7	GREEN BAY, WIS	88.05	93.16	81.72	90.56	92.91
3	17	7	QUINCY, ILL	88.20	101.86	90.72	92.65	97.99
6	30	1	MONTANA	88.48	95.96	80.13	91.60	94.77
3	55	10	OSHKOSH, WIS	88.49	93.79	91.30	92.32	93.54
3	31	3	SMALL CITIES NEBRASKA	88.56	99.46	80.19	85.35	91.81
3	48	12	DENTON, TX	88.59	93.20	78.47	108.28	94.80
3	29	4	ST. JOSEPH, MO	89.17	108.50	100.66	83.38	95.86
22	42	4	RURAL PENNSYLVANIA	89.25	92.48	82.47	88.63	96.11
5	1	3	SOUTHEAST ALA COUNTIES	89.40	99.34	90.67	83.86	96.03
2	54	17	WHEELING, WVA	89.50	97.48	94.41	89.03	96.15

TABLE 6 CONTINUED

COMPARISON OF OPTION 1 COST OF PRACTICE INDEX TO ALTERNATIVES BASED ON VARYING PRICE RELATIVES FOR PHYSICIAN EARNINGS

OBS			LOCALITY	OPTION 1	PBD[a]	SIC801[b]	PERM[c]	EQUAL[d]
3	39	12	LAKE PLAINS, OH	89.81	89.21	87.15	87.39	93.77
10	6	2	NORTHEAST RURAL CA	90.06	101.94	90.67	96.20	100.34
14	48	7	SAN ANTONIO	90.10	94.56	100.26	85.67	96.16
2	19	4	SOUTHCENTRAL IOWA	90.42	99.53	62.15	92.84	93.43
2	17	1	NORTHWEST ILL	90.43	97.66	59.61	89.58	93.79
16	33	1	NEW HAMPSHIRE	90.76	92.64	77.53	100.55	93.56
7	53	4	WESTERN WASHINGTON GPS	90.93	95.80	85.65	90.92	96.94
3	17	12	E. ST. LOUIS, ILL	91.07	100.92	85.51	90.41	97.05
1	17	13	SOUTHEAST ILL	91.14	96.55	54.18	78.71	92.69
3	19	7	SOUTHWEST IOWA	91.31	101.09	97.31	85.16	94.98
3	48	21	LUBBOCK, TX	91.33	94.59	101.13	93.36	96.19
2	48	9	BRAZORIA, TX	91.39	91.94	72.98	98.70	93.54
5	6	13	KINGS-TULARE, CA	91.47	103.06	92.52	92.13	101.47
1	39	6	LIMA, OH	91.82	92.27	128.36	88.67	96.82
2	19	8	IOWA CITY, IOWA	91.98	102.74	96.76	109.11	96.63
13	51	2	TIDEWATER AND NO. VA COUNTIE	92.11	90.21	90.22	101.28	95.96
23	42	3	SMALL URBANS PENNSYLVANIA	92.27	93.70	91.68	90.40	97.34
7	38	1	NORTH DAKOTA	92.37	93.49	98.22	98.21	93.88
1	48	25	ORANGE, TX	92.57	92.05	84.88	84.17	93.65
15	44	1	RHODE ISLAND	92.59	94.57	85.78	98.72	94.56
4	39	11	YOUNGTOWN, OH	92.61	91.64	99.76	89.36	96.19
1	53	3	SPOKANE + RICHLAND, WASH	93.10	93.81	58.97	91.30	94.96
2	40	4	SMALLER CITIES IN OKLAHOMA	93.25	82.58	78.30	84.92	91.57
2	17	3	DE KALB, ILL	93.77	99.32	80.96	92.35	95.45
4	24	3	SOUTH + EASTERN SHORE MD	94.25	83.90	77.81	95.64	94.37
3	23	3	SOUTHERN MAINE	94.32	94.95	86.93	93.54	95.87
4	48	27	TYLER, TX	94.49	92.25	100.88	88.02	93.85
22	18	1	INDIANA METRO	94.60	95.87	101.45	85.38	96.16
1	16	1	SOUTH IDAHO	94.71	97.63	92.57	85.62	96.44
20	20	1	RURAL KANSAS	94.73	86.42	86.46	85.87	95.05
4	48	24	CORPUS CHRISTI, TX	94.77	93.72	88.21	88.66	95.32
40	26	2	MICHIGAN NOT DETROIT	95.09	101.63	95.64	95.21	98.88
28	36	4	RURAL NEW YORK	95.59	94.05	88.24	97.43	100.95
57	12	2	FLORIDA CITIES NOT SOUTHERN	95.77	93.99	100.51	93.65	100.91
20	53	1	RURAL WESTERN WASHINGTON	95.99	95.93	84.19	94.04	97.07

TABLE 6 CONTINUED

COMPARISON OF OPTION 1 COST OF PRACTICE INDEX TO ALTERNATIVES BASED ON VARYING PRICE RELATIVES FOR PHYSICIAN EARNINGS

OBS	LOCALITY			OPTION 1	PBD[a]	SIC801[b]	PERM[c]	EQUAL[d]
10	36	3	NORTHERN NY CITIES	96.00	94.73	88.74	98.44	101.64
9	19	1	SOUTHEAST IOWA	96.06	99.16	75.19	92.79	93.06
2	17	10	CHAMPAIGN, ILL	96.06	100.57	83.24	91.99	96.70
1	20	5	KANSAS CITY, KANSAS	96.19	88.54	99.15	83.36	97.17
7	37	94	URBAN NORTH CAROLINA	96.65	96.14	97.27	94.33	96.10
1	22	4	LAKE CHARLES, LA	96.86	103.24	91.26	86.22	96.54
8	1	5	MONTGOMERY, ALA	96.92	101.35	108.52	91.22	98.04
8	29	6	KANSAS CITY, MO	96.96	109.48	107.63	87.70	96.85
14	39	4	COLUMBUS, OHIO	97.22	92.04	103.68	96.26	96.59
26	4	99	RURAL ARIZONA	97.53	99.71	101.53	101.60	101.76
2	48	34	WICHITA FALLS, TX	97.81	89.39	69.00	80.01	90.99
29	41	99	RURAL OREGON	97.86	106.18	85.44	96.51	97.78
9	21	1	METRO KENTUCKY	97.91	94.36	98.02	87.21	96.53
11	34	3	SOUTHERN NJ	98.00	92.40	95.83	102.80	99.30
10	39	1	AKRON, OH	98.03	92.65	106.65	93.29	97.21
3	17	8	NORMAL, ILL	98.17	101.05	84.43	100.89	97.18
1	48	29	ABILENE, TX	98.22	92.88	91.87	83.66	94.48
3	54	16	CHARLESTON, WVA	98.36	98.21	95.07	88.89	96.88
7	48	31	AUSTIN, TX	98.57	93.73	94.40	103.31	95.32
3	6	8	STOCKTON, CA	98.69	104.23	91.91	101.12	102.63
8	6	15	SOUTHEASTERN CA	98.74	106.53	103.00	113.24	104.93
3	22	2	SHREVEPORT, LA	98.81	103.46	101.28	81.79	96.76
9	31	1	URBAN NEBRASKA	98.93	102.26	92.57	96.60	94.61
2	48	17	LONGVIEW, TX	98.96	93.50	79.45	89.27	95.10
12	36	1	BUFFALO, NY	99.00	93.78	87.85	95.57	100.68
9	36	8	POUGHKEEPSIE, NY	99.13	95.65	87.03	114.04	102.56
35	25	2	MASSACHUSETTS SUBURBAN/RURAL	99.24	89.41	88.08	104.68	96.23
26	29	1	ST LOUIS + URBAN EASTERN MO	99.40	109.58	97.11	88.40	96.95
4	6	14	BAKERSFIELD, CA	99.45	105.42	99.00	98.67	103.82
4	10	1	DELAWARE	99.60	90.32	92.79	93.58	96.08
3	17	4	ROCK ISLAND, ILL	99.66	102.54	88.78	95.87	98.67
17	39	2	CINCINNATI	99.69	91.66	96.35	95.90	96.22
8	6	1	NORTH COASTAL CA	99.88	103.68	89.33	104.37	102.09
7	6	10	MERCED, CA	99.99	104.68	102.93	97.69	103.08
9	6	11	FRESNO, CA	100.45	104.44	99.80	101.32	102.84

TABLE 6 CONTINUED

COMPARISON OF OPTION 1 COST OF PRACTICE INDEX TO ALTERNATIVES BASED ON VARYING PRICE RELATIVES FOR PHYSICIAN EARNINGS

OBS			LOCALITY	OPTION 1	PBD[a]	SIC801[b]	PERM[c]	EQUAL[d]
10	48	28	FORT WORTH, TX	100.54	94.74	94.85	92.17	96.33
21	40	99	RURAL OKLAHOMA	100.75	85.87	93.36	86.82	94.87
3	48	26	AMARILLO, TX	100.94	95.12	103.17	74.58	96.72
46	8	1	COLORADO	101.12	85.68	90.33	106.25	96.94
2	55	11	MADISON, WIS	101.16	96.75	97.71	108.65	96.50
8	39	10	TOLEDO, OH	101.24	94.15	113.81	96.04	98.71
6	9	4	EASTERN CONN	101.25	89.15	86.74	100.55	95.97
9	22	3	BATON ROUGE, LA	101.30	104.96	96.37	96.76	98.26
15	22	1	NEW ORLEANS, LA	101.31	104.11	85.75	93.19	97.41
2	19	2	NORTHEAST IOWA	101.39	101.75	106.06	95.31	95.64
7	55	8	MILWAKEE SUBURBS	102.15	96.32	95.79	106.64	96.07
4	39	5	DAYTON, OH	102.37	94.14	106.98	93.37	98.70
8	55	1	MILWAKEE, WIS	102.68	97.66	108.49	101.07	97.41
6	6	27	RIVERSIDE, CA	102.69	105.64	100.71	110.87	104.04
5	17	9	SPRINGFIELD, ILL	102.84	103.94	103.47	100.42	100.07
34	25	1	MASSACHUSETTS URBAN	103.00	90.15	89.12	108.06	96.97
2	48	15	GALVESTON, TX	103.39	95.41	90.40	100.68	97.01
20	6	4	SACRAMENTO	103.41	104.79	94.11	103.89	103.19
67	42	2	PA METRO NOT PHILLY OR PITTS	104.04	95.61	97.91	99.51	99.24
18	42	1	PHILADELPHIA/PITTSBURGH	104.18	96.08	98.30	91.93	99.71
5	17	2	ROCKFORD, ILL	104.25	104.55	89.51	108.90	100.68
6	56	1	WYOMING	104.70	89.98	94.15	102.68	97.52
2	48	20	BEAUMONT, TX	105.12	94.43	95.16	87.71	96.03
13	15	1	HAWAII	105.79	105.79	92.18	118.81	102.67
23	12	4	MIAMI	106.05	96.19	102.54	104.48	103.11
14	34	2	MIDDLE NEW JERSEY	106.10	92.52	95.56	112.86	99.43
6	6	12	MONTEREY, CA	106.16	104.08	84.37	116.22	102.49
25	13	1	ATLANTA	106.19	98.35	91.44	104.35	98.35
10	6	16	SANTA BARBARA, CA	106.48	104.72	103.13	108.01	103.12
20	6	28	SAN DIEGO	107.07	106.02	97.73	117.74	104.43
20	39	3	CLEVELAND	107.82	92.96	101.54	99.19	97.51
16	9	1	NORTHWEST CONNECTICUT	108.19	91.02	93.01	105.10	97.84
22	27	1	MINNEAPOLIS, ST PAUL, MAYO	108.49	97.81	96.77	102.19	96.62
3	32	1	LAS VEGAS, NEV	108.55	100.30	119.17	118.61	104.30
8	19	5	DES MOINES, IOWA	108.92	103.79	104.17	99.02	97.68
12	6	17	VENTURA, CA	109.32	108.77	113.08	123.98	107.18

TABLE 6 CONTINUED

COMPARISON OF OPTION 1 COST OF PRACTICE INDEX TO ALTERNATIVES BASED ON VARYING PRICE RELATIVES FOR PHYSICIAN EARNINGS

OBS	LOCALITY			OPTION 1	PBD[a]	SIC801[b]	PERM[c]	EQUAL[d]
11	36	2	ROCHESTER, NY	109.90	95.54	90.05	104.78	102.44
10	41	1	PORTLAND, OR	110.61	108.02	92.33	100.84	99.62
52	24	1	BALTIMORE, ETC.	112.39	88.02	89.82	109.39	98.50
1	40	1	OKLAHOMA CITY, OK	112.64	88.56	105.62	87.07	97.55
7	32	99	RURAL NEVADA	112.68	101.40	118.92	121.33	105.39
4	17	5	PEORIA, ILL	113.68	105.85	119.69	109.31	101.98
7	40	2	TULSA, OK	114.14	87.64	106.35	92.30	96.63
70	34	1	NORTHERN NJ	114.19	93.20	94.57	120.44	100.10
55	17	16	CHICAGO	114.51	106.33	110.55	110.62	102.46
12	36	5	QUEENS, NY	115.02	99.31	89.29	117.03	106.22
3	22	6	LAFAYETTE, LA	115.28	105.79	101.17	101.58	99.08
21	48	11	DALLAS	115.66	96.44	101.62	96.71	98.04
14	17	15	JOLIET, ILL	115.89	106.59	106.75	128.13	102.72
28	26	1	DETROIT	116.25	106.40	106.43	108.43	103.64
21	12	3	FORT LAUDERDALE, FLORIDA	117.28	97.26	111.47	107.87	104.18
6	9	3	SOUTH CENTRAL CONN	117.39	92.04	95.83	118.97	98.87
108	6	18	L.A.: 8 LOCALITIES COMBINED	117.60	107.30	106.71	111.53	105.71
18	53	2	SEATTLE	117.76	98.16	88.39	102.30	99.31
18	11	1	DC	118.29	90.32	92.09	106.29	100.80
29	48	18	HOUSTON	119.04	97.61	102.14	112.03	99.21
20	6	7	OAKLAND-BERKELEY, CAL	119.29	106.45	99.33	113.56	104.85
25	6	26	ORANGE COUNTY CALIFORNIA	121.85	108.75	110.35	128.96	107.16
10	6	3	MARIN-NAPA, CA	122.76	105.65	88.82	119.28	104.06
27	6	9	SANTA CLARA CALIFORNIA	124.24	108.23	103.39	124.10	106.63
63	36	7	NYC SUBURBS/LI	124.50	100.01	97.35	134.79	106.92
3	32	2	RENO, NEV	124.60	104.56	118.20	129.20	108.56
3	20	4	SUBURBAN KC, KANSAS	127.15	91.49	92.10	113.77	100.13
11	9	2	SOUTHWEST CONN	127.29	92.70	96.86	127.32	99.52
21	51	1	RICHMOND, VA	128.81	93.81	97.24	125.63	99.56
8	2	1	ALASKA	129.63	129.63	117.96	156.35	110.75
1	48	23	MIDLAND, TX	131.62	95.32	89.23	98.58	96.92
14	6	5	SAN FRANCISCO	135.50	107.86	100.94	110.92	106.26
7	6	6	SAN JOSE, CA	138.87	107.32	98.43	121.03	105.72
36	36	6	MANHATTAN	142.73	101.74	111.92	172.72	108.65

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[a] EARNINGS PRICE RELATIVES BASED ON PHYSICIAN PLACEMENT BUREAU DATA

[b] EARNINGS PRICE RELATIVES BASED ON WAGES IN THE OFFICES OF PHYSICIANS AND SUR

[c] EARNINGS PRICE RELATIVES BASED ON PERMANENT INCOME ANALOG: MONTHLY OPERATING OWNER OCCUPIED DWELLINGS

[d] EQUAL EARNINGS PRICE RELATIVES FOR ALL LOCALITIES

TABLE 7
RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX

LOCALITY	MEAN	STD[a]	MAX	Q3[b]	MEDIAN	Q1[c]	MIN
19 6 NORTHWEST IOWA	79.79	15.84	100.93	94.75	83.88	76.08	46.84
48 19 MCALLEN, TX	80.34	10.65	94.03	92.11	77.90	74.48	62.69
29 2 SMALL EASTERN MO CITIES	80.81	15.48	107.24	91.56	79.39	65.24	58.04
54 19 OHIO RIVER VALLEY, WVA	81.13	9.84	96.12	93.61	75.18	71.89	69.81
48 4 WESTERN RURAL TEXAS	81.34	7.88	92.86	91.75	78.19	73.82	71.23
39 9 STEUBENVILLE, OH	81.84	8.03	95.77	90.29	80.22	74.93	68.77
48 33 LAREDO, TX	82.19	9.81	95.05	90.16	86.08	72.32	65.13
39 15 OHIO VALLEY, OH	82.36	7.54	95.86	90.57	79.20	75.81	71.93
1 6 RURAL ALA	82.38	10.07	97.08	90.99	78.79	72.84	68.64
17 13 SOUTHEAST ILL	83.27	15.57	102.36	93.51	89.15	75.78	51.16
51 3 SMALL TOWN VIRGINIA	83.39	8.47	96.13	95.15	85.10	77.39	66.83
50 1 VERMONT	83.64	14.88	106.48	90.29	85.70	77.28	54.48
18 3 RURAL INDIANA	83.82	8.77	95.68	94.71	85.34	79.57	66.79
48 10 BROWNSVILLE, TX	83.89	9.01	94.96	90.39	85.52	78.53	67.90
54 20 SOUTHERN VALLEY, WVA	84.23	8.15	96.52	92.38	80.05	77.64	73.96
13 4 RURAL GEORGIA	85.15	8.17	95.58	93.26	83.97	77.07	73.35
51 4 EXTREMELY RURAL VIRGINIA	85.40	5.75	94.85	94.01	85.86	80.79	74.35
22 50 RURAL LA	85.56	11.09	103.42	89.19	84.83	78.15	65.56
53 3 SPOKANE + RICHLAND, WASH	85.95	14.06	99.19	96.40	90.99	85.91	53.42
55 4 SOUTHWEST WISCONSIN	85.98	7.58	95.09	95.18	88.73	80.30	71.76
23 1 NORTHERN MAINE	86.04	6.98	96.28	92.16	85.21	80.03	75.49
48 34 WICHITA FALLS, TX	86.40	9.82	101.38	94.11	89.06	79.66	68.13
48 22 WACO, TX	86.42	5.17	93.73	94.32	87.39	81.09	78.27
19 4 SOUTHCENTRAL IOWA	86.58	12.83	101.34	91.49	91.71	86.24	57.81
1 2 GADSEN, ALA	86.67	8.55	100.19	94.30	84.57	78.83	74.44
5 1 ARKANSAS	86.97	7.35	98.06	95.84	88.08	79.15	77.01
45 1 SOUTH CAROLINA	86.99	6.29	95.58	93.93	85.14	81.16	78.87
48 14 EL PASO, EX	87.14	7.27	95.29	94.07	90.67	80.21	76.11
28 1 RURAL MISSISSIPPI	87.22	7.83	100.10	93.49	82.56	80.71	78.34
40 4 SMALLER CITIES IN OKLAHO	87.27	5.58	96.00	95.14	86.15	82.56	78.11
17 1 NORTHWEST ILL	87.52	13.89	103.39	92.93	91.85	87.79	57.45
29 7 RURAL NORTHWEST MO	88.00	10.70	108.01	95.86	88.75	78.61	73.09
1 1 HUNTSVILLE, ALA	88.01	6.81	98.37	94.17	83.57	82.74	80.66
28 2 METRO MISSISSIPPI	88.03	8.37	100.84	94.76	84.42	80.66	77.76
39 7 MANSFIELD, OH	88.10	6.28	96.62	96.05	90.53	86.21	74.62

TABLE 7 CONTINUED

RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX

LOCALITY	MEAN	STD	MAX	Q3	MEDIAN	Q1	MIN
23 2 CENTRAL MAINE	88.25	5.69	96.79	92.15	87.02	82.87	79.27
55 2 NORTHWEST WISCONSIN	88.29	5.11	95.27	93.67	87.13	83.80	79.98
16 2 NORTH IDAHO	88.64	6.19	97.86	94.28	87.51	82.99	79.24
31 4 VERY RURAL NEBRASKA	88.68	7.30	103.52	94.83	87.59	83.14	76.50
39 14 SCIOTO VALLEY, OH	88.68	6.61	99.37	94.21	90.69	85.26	74.86
22 7 ALEXANDRIA, LA	88.78	8.50	104.11	93.07	85.86	82.20	76.30
48 2 NORTHEAST RURAL TEXAS	89.06	6.79	98.69	97.38	90.99	85.76	75.19
19 3 NORTHCENTRAL IOWA	89.15	7.17	102.44	93.75	89.71	83.76	74.79
37 95 RURAL NC	89.17	4.26	95.10	93.97	87.16	85.24	84.10
27 4 SOUTHWEST MINN	89.20	5.12	97.39	93.90	89.20	84.73	79.11
48 9 BRAZORIA, TX	89.76	8.54	100.54	94.19	91.95	89.89	71.15
21 3 RURAL KENTUCKY	89.84	4.09	96.87	95.09	89.08	86.36	83.02
48 3 SOUTHEAST RURAL TEXAS	89.90	7.77	102.35	93.89	91.57	84.33	75.51
31 3 SMALL CITIES NEBRASKA	89.93	6.35	101.09	96.76	89.56	85.84	80.19
47 1 TENNESSEE	90.09	5.35	95.84	93.08	92.28	83.93	83.12
48 17 LONGVIEW, TX	90.30	6.46	98.96	95.25	92.46	87.20	76.62
24 2 WESTERN MD	90.33	4.20	99.61	94.87	89.96	86.60	84.44
18 2 INDIANA URBAN	90.37	4.75	96.24	94.44	90.90	87.77	80.83
48 25 ORANGE, TX	90.40	4.23	97.00	95.06	91.95	85.80	83.31
48 16 GRAYSON, TX	90.44	4.84	96.24	93.88	91.98	87.72	79.88
39 8 SPRINGFIELD, OH	90.52	4.04	100.08	94.42	90.14	86.85	84.40
27 2 NORTHERN MINN	90.56	5.50	97.87	94.05	90.47	87.85	79.80
30 1 MONTANA	90.61	5.93	98.29	95.82	91.89	88.08	78.68
24 3 SOUTH + EASTERN SHORE MD	90.75	7.29	100.29	95.43	94.26	84.10	77.49
39 12 LAKE PLAINS, OH	90.79	2.60	96.19	95.68	89.81	89.16	86.65
21 2 URBAN KENTUCKY	90.79	4.16	96.93	92.15	92.49	86.34	83.84
20 1 RURAL KANSAS	90.92	4.42	97.86	94.43	88.99	86.88	85.75
42 4 RURAL PENNSYLVANIA	90.94	4.95	100.45	95.39	91.83	88.11	81.93
55 7 GREEN BAY, WIS	90.97	4.34	96.65	95.13	92.00	88.56	81.72
49 1 UTAH	90.98	5.91	99.94	94.18	90.10	85.43	82.50
55 9 JANESVILLE, WIS	91.39	5.21	98.88	97.00	92.87	86.41	81.20
1 4 MOBILE, ALA	91.47	5.63	99.96	95.30	90.58	85.65	84.91
17 14 SOUTH ILL	91.85	6.78	103.55	96.39	90.91	85.92	80.49
1 3 SOUTHEAST ALA COUNTIES	92.03	5.34	99.67	98.51	90.98	89.41	83.86
35 1 NEW MEXICO	92.03	5.90	102.34	96.24	89.50	87.05	83.86
29 3 RURAL EASTERN MISSOURI	92.34	9.25	109.44	97.95	90.78	84.00	81.23

TABLE 7 CONTINUED

RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX

LOCALITY	MEAN	STD	MAX	Q3	MEDIAN	Q1	MIN
54 17 WHEELING, WVA	92.37	3.41	97.66	96.32	93.28	88.92	87.29
46 1 SOUTH DAKOTA	92.38	5.73	102.75	95.26	93.00	86.83	83.61
33 1 NEW HAMPSHIRE	92.40	7.85	104.91	95.87	93.62	90.96	77.28
12 1 RURAL FLORIDA	92.49	6.76	101.24	96.95	93.39	86.70	80.78
19 1 SOUTHEAST IOWA	92.54	8.39	103.07	99.64	95.65	92.61	75.03
48 24 CORPUS CHRISTI, TX	92.69	3.13	97.43	98.42	94.13	89.31	87.47
41 12 SOUTHWEST OREGON CITIES	92.91	7.98	107.73	95.38	90.93	85.65	83.20
53 4 WESTERN WASHINGTON GPS	93.16	4.54	101.13	98.67	94.86	90.14	84.81
55 5 LA CROSSE, WIS	93.29	4.12	98.14	95.92	93.93	90.00	83.86
48 29 ABILENE, TX	93.39	4.74	100.52	96.89	94.23	92.06	82.90
40 99 RURAL OKLAHOMA	93.43	5.69	103.34	96.26	94.66	87.73	85.54
13 3 FAIR TO MIDDLIN' GEORGIA	93.56	5.32	99.80	96.60	95.44	87.15	83.89
20 5 KANSAS CITY, KANSAS	93.61	5.82	100.82	98.14	96.59	88.73	82.81
17 3 DE KALB, ILL	93.68	6.19	103.19	98.40	95.36	92.04	80.38
13 2 URBAN GEORGIA	93.75	4.65	98.65	97.60	96.93	88.29	87.04
16 1 SOUTH IDAHO	93.75	4.10	98.64	97.62	94.93	92.51	85.44
55 10 OSHKOSH, WIS	93.78	2.34	97.56	97.04	94.01	91.98	88.29
17 12 E. ST. LOUIS, ILL	93.81	5.46	104.04	95.70	93.10	90.07	84.70
48 12 DENTON, TX	93.97	9.87	113.36	99.21	93.53	87.60	76.43
53 1 RURAL WESTERN WASHINGTON	93.97	4.96	100.15	99.29	95.52	93.01	82.93
48 7 SAN ANTONIO	94.08	5.16	102.00	96.91	95.62	89.89	84.91
42 3 SMALL URBANS PENNSYLVANI	94.23	2.68	100.47	97.50	93.66	92.23	90.00
48 26 AMARILLO, TX	94.25	10.19	105.51	96.43	97.03	94.20	72.84
23 3 SOUTHERN MAINE	94.37	3.61	98.96	101.57	95.64	94.11	86.47
17 10 CHAMPAIGN, ILL	94.71	5.88	103.05	96.83	96.48	92.05	82.92
51 2 TIDEWATER AND NO. VA COU	94.74	4.28	103.16	98.85	92.72	90.87	90.13
17 7 QUINCY, ILL	94.80	4.81	103.21	97.71	93.18	91.14	88.05
44 1 RHODE ISLAND	95.05	4.53	102.69	98.73	95.70	93.39	85.54
19 7 SOUTHWEST IOWA	95.32	5.61	104.65	98.41	95.87	91.23	84.77
22 4 LAKE CHARLES, LA	95.49	5.68	105.05	100.46	96.67	91.27	85.73
10 1 DELAWARE	95.60	3.33	102.32	98.58	95.08	93.32	90.06
39 11 YOUNGTOWN, OH	95.63	3.80	102.58	97.80	94.92	92.51	88.82
18 1 INDIANA METRO	95.69	5.32	104.02	98.94	96.59	94.63	84.95
22 1 NEW ORLEANS, LA	95.88	6.68	105.36	98.41	97.33	90.84	83.09
48 28 FORT WORTH, TX	95.89	2.77	101.73	101.73	95.39	94.21	91.42
54 16 CHARLESTON, WVA	95.93	3.62	100.38	96.91	96.95	94.67	88.26

TABLE 7 CONTINUED

RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX

LOCALITY	MEAN	STD	MAX	Q3	MEDIAN	Q1	MIN
21 1 METRO KENTUCKY	96.08	4.11	100.48	98.25	97.76	94.40	86.97
48 20 BEAUMONT, TX	96.25	5.59	106.55	99.47	95.87	94.45	87.07
48 21 LUBBOCK, TX	96.44	3.50	103.79	96.96	95.82	93.80	91.00
48 27 TYLER, TX	96.71	4.75	106.57	98.46	97.08	93.31	87.56
41 99 RURAL OREGON	96.96	6.82	108.77	99.56	97.56	94.85	83.57
12 2 FLORIDA CITIES NOT SOUTH	97.04	3.21	101.70	100.39	95.93	93.99	92.98
39 2 CINCINNATI	97.08	2.73	102.29	100.69	97.36	95.91	91.18
9 4 EASTERN CONN	97.08	6.24	106.59	98.37	97.49	90.74	86.74
6 13 KINGS-TULARE, CA	97.19	5.28	107.53	102.05	95.94	92.24	90.18
37 94 URBAN NORTH CAROLINA	97.19	1.19	99.35	101.96	97.44	96.38	94.33
29 4 ST. JOSEPH, MO	97.19	8.70	111.99	98.13	97.48	89.87	83.38
17 4 ROCK ISLAND, ILL	97.20	4.62	103.91	103.43	98.58	95.49	88.37
36 3 NORTHERN NY CITIES	97.21	4.71	105.71	100.45	98.26	94.62	88.45
8 1 COLORADO	97.26	7.57	109.98	101.52	97.32	90.52	85.10
36 1 BUFFALO, NY	97.27	4.90	105.27	104.10	97.76	94.31	87.75
36 4 RURAL NEW YORK	97.40	4.56	106.37	100.82	97.74	94.63	88.24
6 2 NORTHEAST RURAL CA	97.42	4.99	105.84	101.18	96.77	91.86	90.03
22 2 SHREVEPORT, LA	97.51	7.63	105.76	101.95	100.27	96.59	81.52
40 1 OKLAHOMA CITY, OK	97.62	11.05	114.87	102.78	96.61	87.20	82.20
25 2 MASSACHUSETTS SUBURBAN/R	97.67	6.51	109.70	106.20	97.83	91.20	87.79
56 1 WYOMING	97.77	5.61	105.43	103.72	97.51	93.65	88.86
31 1 URBAN NEBRASKA	97.83	3.50	104.36	103.08	97.17	94.82	92.50
17 8 NORMAL, ILL	97.87	6.37	105.91	100.55	99.92	97.04	83.97
48 15 GALVESTON, TX	98.33	4.92	107.74	101.91	99.04	95.27	88.76
38 1 NORTH DAKOTA	98.39	3.32	104.82	101.75	98.28	95.90	92.34
26 2 MICHIGAN NOT DETROIT	98.52	2.86	104.60	100.70	98.10	96.34	94.42
42 1 PHILADELPHIA/PITTSBURGH	98.75	4.32	107.45	101.12	98.89	95.64	91.09
39 4 COLUMBUS, OHIO	98.85	3.97	107.14	102.44	98.56	96.29	91.65
39 1 AKRON, OH	98.92	5.13	109.95	100.24	97.67	94.83	92.09
13 1 ATLANTA	99.02	5.28	106.21	100.96	98.13	96.82	89.72
34 3 SOUTHERN NJ	99.09	3.92	106.84	104.26	99.05	96.33	91.99
48 31 AUSTIN, TX	99.14	3.88	107.41	102.36	97.90	96.07	93.61
29 1 ST LOUIS + URBAN EASTERN	99.37	6.97	112.32	101.99	99.01	96.83	87.79
25 1 MASSACHUSETTS URBAN	99.44	7.58	112.88	101.59	98.15	91.55	88.94
39 5 DAYTON, OH	99.82	5.19	108.69	107.32	99.54	94.65	92.94
22 3 BATON ROUGE, LA	99.83	3.27	106.10	103.62	98.38	96.94	96.15

TABLE 7 CONTINUED

RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX

LOCALITY	MEAN	STD	MAX	Q3	MEDIAN	Q1	MIN
1 5 MONTGOMERY, ALA	100.27	5.77	111.46	102.09	99.95	97.01	91.21
6 1 NORTH COASTAL CA	100.33	6.02	108.28	104.26	102.14	98.12	86.86
4 99 RURAL ARIZONA	100.34	1.70	102.58	104.52	100.98	99.27	96.69
42 2 PA METRO NOT PHILLY OR P	100.40	3.13	107.39	101.59	99.81	98.35	95.19
9 1 NORTHWEST CONNECTICUT	100.51	6.76	111.86	102.38	98.66	94.17	90.90
6 8 STOCKTON, CA	100.51	4.68	107.81	108.01	101.56	97.64	89.46
40 2 TULSA, OK	100.53	9.83	117.46	103.93	97.45	92.02	86.66
24 1 BALTIMORE, ETC.	100.65	10.44	117.02	109.19	98.73	90.09	86.57
29 6 KANSAS CITY, MO	101.12	8.13	113.81	111.35	100.57	96.28	86.65
53 2 SEATTLE	101.22	9.86	120.89	108.69	100.15	96.34	85.80
11 1 DC	101.29	11.04	122.22	104.45	101.05	91.17	86.03
55 8 MILWAKEE SUBURBS	101.36	4.72	110.42	107.93	99.18	98.11	95.23
55 11 MADISON, WIS	101.42	4.74	111.47	105.38	99.44	98.00	95.62
39 3 CLEVELAND	101.46	5.13	111.55	103.16	100.98	97.54	92.62
36 8 POUGHKEEPSIE, NY	101.60	9.10	119.58	104.92	101.49	95.67	86.36
36 2 ROCHESTER, NY	101.61	7.32	113.81	107.92	102.36	95.12	89.47
48 11 DALLAS	101.86	7.33	116.77	108.34	98.19	96.91	95.61
19 2 NORTHEAST IOWA	101.94	4.61	111.75	102.18	101.42	97.22	94.50
6 14 BAKERSFIELD, CA	102.07	3.61	109.90	106.06	102.51	98.89	96.41
19 8 IOWA CITY, IOWA	102.09	6.20	114.76	103.93	101.08	97.20	91.98
17 2 ROCKFORD, ILL	102.12	7.27	113.05	107.20	103.92	99.16	86.42
6 4 SACRAMENTO	102.27	4.49	108.08	107.79	103.37	101.46	91.80
27 1 MINNEAPOLIS, ST PAUL, MA	102.27	4.70	111.77	105.77	100.38	99.17	96.61
41 1 PORTLAND, OR	102.34	6.70	112.90	105.01	101.78	97.87	90.26
34 2 MIDDLE NEW JERSEY	102.36	7.34	115.41	108.54	100.39	95.75	92.39
39 10 TOLEDO, OH	102.37	7.16	117.57	108.21	100.14	97.42	93.81
12 4 MIAMI	102.40	3.59	107.77	104.54	103.28	101.52	94.45
6 10 MERCED, CA	102.62	2.63	107.17	104.78	103.18	100.18	97.40
6 11 FRESNO, CA	102.82	2.31	108.24	104.53	102.86	100.70	99.31
48 23 MIDLAND, TX	102.97	15.21	135.57	104.40	97.62	94.55	87.35
55 1 MILWAKEE, WIS	103.52	4.38	112.99	100.81	102.72	99.60	97.37
15 1 HAWAII	103.57	8.98	120.78	106.52	103.54	98.77	86.48
39 6 LIMA, OH	103.57	16.01	142.37	107.30	97.93	92.43	87.91
6 12 MONTEREY, CA	103.62	10.78	122.49	106.12	104.76	100.02	80.89
17 9 SPRINGFIELD, ILL	103.76	2.09	106.97	110.62	103.36	102.64	99.38
20 4 SUBURBAN KC, KANSAS	104.16	14.36	129.18	105.74	99.56	90.94	88.51

TABLE 7 CONTINUED

RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX

LOCALITY	MEAN	STD	MAX	Q3	MEDIAN	Q1	MIN
19 5 DES MOINES, IOWA	104.29	4.30	111.99	114.28	104.13	100.38	97.24
22 6 LAFAYETTE, LA	104.48	5.82	115.92	106.78	101.57	100.73	98.22
36 5 QUEENS, NY	105.35	11.23	123.55	106.01	105.81	95.54	83.08
6 15 SOUTHEASTERN CA	105.64	4.82	115.36	113.78	105.19	101.95	97.07
6 27 RIVERSIDE, CA	105.69	3.94	115.34	108.34	104.95	102.75	98.80
34 1 NORTHERN NJ	105.88	11.08	124.42	108.49	100.81	95.36	93.01
48 18 HOUSTON	106.18	8.33	120.18	117.37	102.20	98.94	97.04
6 16 SANTA BARBARA, CA	106.69	2.24	111.59	112.73	106.47	104.93	102.58
9 3 SOUTH CENTRAL CONN	106.89	12.08	125.53	108.45	100.34	96.55	91.72
12 3 FORT LAUDERDALE, FLORIDA	107.14	6.74	117.96	120.51	107.56	103.09	95.35
6 28 SAN DIEGO	107.27	6.88	122.12	111.52	106.34	102.98	95.14
26 1 DETROIT	107.92	4.49	118.05	110.16	106.77	105.05	101.39
6 7 OAKLAND-BERKELEY, CAL	109.35	7.52	124.24	109.26	108.38	103.68	96.31
6 3 MARIN-NAPA, CA	109.47	12.84	130.89	116.70	111.32	100.67	84.75
51 1 RICHMOND, VA	109.57	15.26	131.63	119.39	99.97	96.77	92.75
9 2 SOUTHWEST CONN	110.38	15.00	132.17	127.10	101.44	97.62	92.51
32 1 LAS VEGAS, NEV	110.51	7.73	120.20	127.30	108.79	104.27	100.10
17 16 CHICAGO	110.62	4.37	118.13	119.19	111.06	106.75	102.21
6 18 LA: 8 LOCALITIES COMBINED	110.69	4.90	122.16	114.07	110.07	106.52	103.95
32 99 RURAL NEVADA	111.65	7.61	121.41	118.81	112.39	104.96	100.67
17 5 PEORIA, ILL	112.57	6.49	125.05	118.72	111.48	107.38	101.80
6 5 SAN FRANCISCO	112.72	12.55	141.68	115.15	108.34	104.51	96.12
6 17 VENTURA, CA	112.96	6.09	126.13	114.13	110.28	108.72	106.24
17 15 JOLIET, ILL	113.41	9.18	131.52	118.10	108.93	106.59	102.29
36 7 NYC SUBURBS/LI	113.76	14.98	140.70	129.44	107.15	100.62	94.29
6 9 SANTA CLARA CALIFORNIA	113.88	9.39	128.97	123.73	110.19	106.14	100.30
32 2 RENO, NEV	114.68	9.55	129.41	124.04	116.04	104.57	99.47
6 6 SAN JOSE, CA	115.90	14.85	146.45	127.04	112.23	104.65	95.17
6 26 ORANGE COUNTY CALIFORNIA	116.21	8.79	132.41	124.38	111.26	109.07	105.86
2 1 ALASKA	127.30	15.71	158.12	130.88	124.98	113.30	104.96
36 6 MANHATTAN	130.14	27.81	183.88	147.86	115.09	108.60	97.73

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[a] Standard deviation

[b] 75th percentile

[c] 25th percentile

TABLE 8

PREVAILING CHARGE INDEX METHODOLOGY—EQUATIONS

1. NATIONAL AVERAGE PREVAILING BY PROCEDURE:

$$P_j = \frac{\sum_i Q_{i,j} * P_{i,j}}{\sum_i Q_{i,j}}$$

WHERE

P_j	IS THE NATIONAL AVERAGE PREVAILING FOR SERVICE J
$Q_{i,j}$	IS THE QUANTITY OF SERVICE J IN LOCALITY I
$P_{i,j}$	IS THE ADJUSTED PREVAILING CHARGE FOR SERVICE J IN LOCALITY I

2. NATIONAL QUANTITY WEIGHT BY PROCEDURE:

$$QW_j = \frac{(\sum_i Q_{i,j})/N_j}{\sum_j (\sum_i Q_{i,j})/N_j}$$

WHERE

QW_j	IS THE NATIONAL QUANTITY WEIGHT FOR SERVICE J
N_j	IS THE NUMBER OF LOCALITIES REPORTING A PREVAILING CHARGE FOR PROCEDURE J. [$N_j > 100$ FOR ALL J INCLUDED IN THE INDICES.]

3. LOCALITY PRICE RELATIVE PREVAILING

$$PRP_{i,j} = \frac{P_{i,j}}{P_j}$$

WHERE

$PRP_{i,j}$ IS THE LOCALITY PRICE RELATIVE PREVAILING FOR SERVICE J IN LOCALITY I

4. LOCALITY TYPE OF SERVICE PREVAILING INDEX

$$PTX_{i,k} = \frac{\sum_{jck} QW_j * PRP_{i,j}}{\sum_{jck} QW_j}$$

WHERE

$PTX_{i,k}$ IS THE PREVAILING TYPE OF SERVICE INDEX FOR LOCALITY I FOR SERVICES CONTAINED IN THE TYPE OF SERVICE SET K

5. NATIONAL TYPE OF SERVICE APPROVED CHARGE WEIGHTS

$$ACWk = \frac{AC_k}{\sum_{k} AC_k}$$

WHERE

ACW_k IS THE APPROVED CHARGE WEIGHT FOR TYPE OF SERVICE K

AC_k IS THE NATIONAL MEDICARE TOTAL APPROVED CHARGES FOR TYPE OF SERVICE K

6. LOCALITY AGGREGATE PREVAILING CHARGE INDEX

$$PCX_i = \sum_{k} ACW_k * PTX_{i,k}$$

7. AGGREGATE EQUATION

$$PCX_i = \sum_{k} \frac{AC_k}{\sum_{k} AC_k} * \frac{\sum_{jck} QW_j * P_{i,j} \Bigg/ \frac{\sum_{i} Q_{i,j} * P_{i,j}}{\sum_{i} Q_{i,j}}}{\sum_{jck} QW_j}$$

TABLE 9
PREVAILING CHARGE INDICES, AGGREGATE WEIGHTED AND BY TYPE OF SERVICE. DERIVED FROM THE FEE SCREEN YEAR 1984 MEDICARE DIRECTORY OF PREVAILING CHARGES.

ST	LOC	LOCALITY "NAME"	PREVNDX[a]	MEDNDX[b]	SURGNDX[c]	CONSNDX[d]	XRAYNDX[e]	LABNDX[f]	SUMWEIGHTS[g]
43	01	PUERTO RICO	72.279	75.597	58.827	61.768	71.253	96.639	0.684497
28	01	RURAL MISSISSIPPI	73.823	66.282	71.477	76.414	80.259	98.895	0.786117
29	03	RURAL EASTERN MISSOURI	76.027	72.764	71.605	104.401	73.263	99.253	0.950951
31	04	VERY RURAL NEBRASKA	76.229	67.051	68.057	96.728	114.831	103.008	0.998251
33	01	NEW HAMPSHIRE	76.484	78.465	77.471	86.618	44.425	95.381	0.909687
31	03	SMALL CITIES NEBRASKA	76.682	74.105	66.897	77.125	94.114	111.364	0.998251
50	01	VERMONT	77.297	81.845	79.051	86.146	41.811	86.401	0.909687
19	04	SOUTHCENTRAL IOWA	77.361	71.527	71.715	92.732	85.248	112.772	0.999945
01	02	GADSEN, ALA	78.161	75.638	72.386	82.071	93.227	102.781	0.884767
01	06	RURAL ALA	78.576	73.748	76.814	84.478	83.036	102.666	0.883107
45	01	SOUTH CAROLINA	78.717	79.731	83.139	81.651	47.842	86.389	0.999945
28	02	METRO MISSISSIPPI	79.071	76.222	74.795	80.929	82.096	102.015	0.765353
17	10	CHAMPAIGN, ILL	79.124	82.410	71.813	66.909	78.513	101.394	0.998627
13	04	RURAL GEORGIA	79.508	78.788	71.400	83.169	98.413	95.432	0.999945
54	20	SOUTHERN VALLEY, WVA	80.582	75.948	87.080	56.284	85.995	80.684	0.994498
17	07	QUINCY, ILL	80.900	81.803	77.155	57.003	84.830	99.980	0.998627
29	07	RURAL NORTHWEST MO	81.049	79.525	74.975	112.158	89.467	91.340	0.952190
19	03	NORTHCENTRAL IOWA	81.194	74.858	80.383	103.655	82.968	101.496	0.998251
39	09	STEUBENVILLE, OH	81.305	84.224	79.755	87.252	75.905	76.791	0.994498
16	02	NORTH IDAHO	81.318	85.047	67.262	74.122	82.085	115.299	0.928852
39	12	LAKE PLAINS, OH	81.360	77.397	83.856	101.323	86.430	74.066	0.994498
17	11	DECATUR, ILL	81.371	80.889	80.798	63.440	71.902	104.849	0.998627
49	01	UTAH	81.415	77.785	78.844	92.263	85.775	98.840	0.972977
54	19	OHIO RIVER VALLEY, WVA	81.541	80.383	80.679	100.853	86.340	76.014	0.994498
39	08	SPRINGFIELD, OH	81.837	80.672	83.851	78.223	85.546	76.254	0.994498
19	02	NORTHEAST IOWA	82.133	70.166	83.567	110.682	86.356	113.899	0.999945
47	01	TENNESSEE	82.190	80.016	77.542	77.145	87.822	106.139	0.909124
29	04	ST. JOSEPH, MO	82.196	79.025	79.994	89.041	83.520	99.318	0.900502
21	03	RURAL KENTUCKY	82.278	80.109	84.915	58.340	77.148	98.096	0.990965
18	03	RURAL INDIANA	82.290	82.055	80.436	83.109	77.670	96.970	0.974630
51	03	SMALL TOWN VIRGINIA	82.399	94.423	71.013	81.910	85.497	85.085	0.779326
39	07	MANSFIELD, OH	82.409	80.519	90.853	100.884	55.610	74.529	0.994498
19	06	NORTHWEST IOWA	82.456	72.878	79.135	106.018	95.380	116.350	0.999945
46	01	SOUTH DAKOTA	82.779	76.462	82.926	86.821	78.466	106.903	0.875244
17	03	DE KALB, ILL	82.917	82.661	80.374	80.767	77.500	101.825	0.998627
16	01	SOUTH IDAHO	83.097	87.074	70.208	74.339	88.811	107.077	0.930137
19	01	SOUTHEAST IOWA	83.131	74.346	80.608	108.310	93.280	112.107	0.999945
54	17	WHEELING, WVA	83.179	81.294	84.538	97.028	85.841	76.453	0.994498
17	14	SOUTH ILL	83.406	77.369	79.928	88.415	98.077	108.807	0.998627

TABLE 9 CONTINUED
PREVAILING CHARGE INDICES, AGGREGATE WEIGHTED AND BY TYPE OF SERVICE.
DERIVED FROM THE FEE SCREEN YEAR 1984 MEDICARE DIRECTORY OF PREVAILING CHARGES.

STLOC	LOCALITY "NAME"	PREVNDX	MEDNDX	SURGNDX	CONSNDX	XRAYNDX	LABNDX	SUMWEIGHTS
08 01	COLORADO	83.639	85.733	77.459	91.594	77.967	101.712	0.916756
31 01	URBAN NEBRASKA	83.899	86.776	67.011	94.498	105.503	113.966	0.998251
39 15	OHIO VALLEY, OH	83.913	79.448	90.218	98.056	80.671	74.262	0.994498
20 05	KANSAS CITY, KANSAS	84.045	82.606	78.965	101.686	82.688	99.731	0.901559
13 03	FAIR TO MIDDLIN' GEORGIA	84.195	84.732	79.320	93.524	86.759	95.432	0.947160
37 95	RURAL NC	84.206	93.052	75.853	79.737	82.984	81.954	0.995939
29 02	SMALL EASTERN MO CITIES	84.987	87.204	77.881	82.145	78.390	107.436	0.907751
19 05	DES MOINES, IOWA	85.092	79.119	84.537	111.355	85.769	102.098	0.999945
19 07	SOUTHWEST IOWA	85.107	83.909	79.774	113.285	70.351	115.251	0.998251
17 08	NORMAL, ILL	85.193	78.737	87.659	59.767	100.813	100.817	0.998627
01 01	HUNTSVILLE, ALA	85.297	84.238	80.655	87.514	93.227	102.781	0.834767
51 04	EXTREMELY RURAL VIRGINIA	85.593	91.172	77.524	70.949	99.920	90.485	0.779326
17 12	E. ST. LOUIS, ILL	85.721	81.646	92.126	62.424	75.414	99.840	0.998627
39 13	SANDUSKY VALLEY, OH	85.763	82.387	92.324	95.785	80.564	73.826	0.994498
21 02	URBAN KENTUCKY	85.860	85.564	88.477	56.203	79.316	97.334	0.994360
27 04	SOUTHWEST MINN	85.997	80.830	74.491	80.779	89.379	148.998	0.829513
39 06	LIMA, OH	86.378	82.464	90.698	105.648	87.281	75.673	0.994498
18 02	INDIANA URBAN	86.397	86.158	84.908	88.036	84.338	96.011	0.974630
54 18	EASTERN VALLEY, WVA	86.497	89.070	92.071	91.240	60.775	75.067	0.994498
17 05	PEORIA, ILL	86.914	88.591	79.247	64.290	101.760	106.862	0.998627
17 06	KANKAKEE, ILL	86.991	89.530	78.302	98.232	84.156	109.745	0.998627
23 02	CENTRAL MAINE	87.059	87.564	80.667	92.412	89.998	106.637	0.891338
17 01	NORTHWEST ILL	87.092	79.201	90.675	85.777	91.999	104.528	0.998627
01 03	SOUTHEAST ALA COUNTIES	87.330	88.995	80.789	87.906	85.927	102.666	0.865981
39 14	SCIOTO VALLEY, OH	87.417	88.471	88.822	97.924	84.497	73.825	0.994498
40 99	RURAL OKLAHOMA	87.831	81.486	85.170	88.467	64.749	155.747	0.801840
27 01	MINNEAPOLIS, ST PAUL, MAYO	87.926	90.818	77.268	111.869	83.515	111.890	0.696647
56 01	WYOMING	87.952	91.659	73.401	95.876	81.918	137.619	0.981790
39 04	COLUMBUS, OHIO	88.053	94.995	84.588	87.635	82.878	75.114	0.994498
17 02	ROCKFORD, ILL	88.184	92.477	84.450	77.466	79.169	98.621	0.998627
23 01	NORTHERN MAINE	88.207	91.307	80.541	96.522	89.656	104.420	0.891338
01 04	MOBILE, ALA	88.887	89.745	81.577	89.749	93.227	102.781	0.805167
54 16	CHARLESTON, WVA	88.888	92.555	88.551	105.897	76.892	76.999	0.994498
30 01	MONTANA	88.991	93.491	72.829	90.842	103.065	120.533	0.998272
36 04	RURAL NEW YORK	89.092	85.140	88.741	92.714	101.529	88.874	0.785926
22 03	BATON ROUGE, LA	89.124	97.612	67.789	57.564	86.345	157.211	0.983130
55 04	SOUTHWEST WISCONSIN	89.248	81.353	85.639	87.896	98.078	132.641	0.999945
40 03	SMALL CITIES IN OKLAHOMA	89.323	90.192	79.540	80.538	55.649	149.011	0.817759
22 06	LAFAYETTE, LA	89.386	95.360	76.424	57.817	71.072	150.589	0.980405
17 09	SPRINGFIELD, ILL	89.436	90.372	88.125	74.049	88.055	99.523	0.998627
39 01	AKRON, OH	89.573	95.894	87.867	94.278	79.153	75.099	0.994498

TABLE 9 CONTINUED
PREVAILING CHARGE INDICES, AGGREGATE WEIGHTED AND BY TYPE OF SERVICE.
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STLOC	LOCALITY "NAME"	PREVNDX	MEDNDX	SURGNDX	CONSNDX	XRAYNDX	LABNDX	SUMWEIGHTS
39 02	CINCINNATI	89.635	91.845	87.346	104.703	93.858	76.580	0.994498
20 01	RURAL KANSAS	90.059	89.947	82.406	79.072	99.336	117.561	0.847960
29 05	NORTH KANSAS CITY, MO	90.432	93.297	76.344	104.660	89.230	113.893	0.888215
48 04	WESTERN RURAL TEXAS	90.457	87.245	85.984	73.701	96.294	123.289	0.924733
17 13	SOUTHEAST ILL	90.589	93.003	85.005	78.076	94.092	105.355	0.998627
40 04	SMALLER CITIES IN OKLAHOMA	90.790	93.666	76.475	85.527	67.089	139.597	0.820903
55 08	MILWAKEE SUBURBS	90.833	86.572	90.574	99.861	66.899	132.641	0.999945
48 19	MCALLEN, TEXAS	90.895	84.487	90.576	60.023	107.355	122.791	0.656212
27 02	NORTHERN MINN	90.975	84.379	82.162	86.488	91.437	149.589	0.829513
55 03	CENTRAL WISCONSIN	91.047	72.188	100.916	85.668	98.027	132.641	0.999945
17 04	ROCK ISLAND, ILL	91.136	90.656	88.315	90.315	96.815	99.819	0.998627
39 10	TOLEDO, OH	91.292	93.464	95.497	112.687	71.571	72.856	0.994498
41 12	SOUTHWEST OREGON CITIES	91.400	93.190	80.596	79.532	87.683	141.684	0.979830
23 03	SOUTHERN MAINE	91.723	98.516	83.606	96.613	90.487	101.632	0.891338
29 01	ST LOUIS + URBAN EASTERN M 0	91.727	93.895	80.945	112.256	110.523	97.998	0.992522
35 01	NEW MEXICO	91.912	95.607	84.843	86.178	90.904	109.412	0.992804
01 05	MONTGOMERY, ALA	92.072	96.181	82.939	97.938	93.641	102.781	0.881449
38 01	NORTH DAKOTA	92.073	83.653	87.458	107.915	95.021	129.245	0.858346
21 01	METRO KENTUCKY	92.113	98.408	88.267	68.482	84.316	98.629	0.988328
13 02	URBAN GEORGIA	92.420	93.095	86.804	101.518	104.980	95.432	0.999945
39 11	YOUNGTOWN, OH	92.570	85.348	101.136	97.486	100.042	79.157	0.994498
37 94	URBAN NORTH CAROLINA	92.884	110.006	79.400	89.304	83.736	81.954	0.995939
22 50	RURAL LA	92.920	98.365	77.043	57.754	85.490	159.676	0.938113
55 02	NORTHWEST WISCONSIN	92.953	79.970	97.195	91.207	96.587	132.641	0.999945
29 06	KANSAS CITY, MO	93.048	94.389	86.063	120.654	84.623	110.544	0.932103
39 03	CLEVELAND	93.337	94.053	95.381	112.167	87.874	77.191	0.994498
48 22	WACO, TEXAS	93.394	82.900	101.572	72.478	79.421	126.631	0.643327
05 01	ARKANSAS	93.672	81.616	97.278	93.194	88.353	133.378	0.760861
55 10	OSHKOSH, WIS	94.083	87.363	94.494	82.708	90.708	132.641	0.999945
22 05	MONROE, LA	94.100	101.546	74.653	56.857	59.451	172.026	0.874145
55 07	GREEN BAY, WIS	94.132	89.603	89.020	83.993	102.674	132.641	0.999945
51 01	RICHMOND, VA	94.237	112.151	79.911	85.069	94.795	96.985	0.779326
48 02	NORTHEAST RURAL TEXAS	94.248	89.881	90.813	83.245	100.232	124.330	0.924733
48 10	BROWNSVILLE, TEXAS	94.256	90.718	91.394	78.135	64.179	122.791	0.656212
41 03	SALEM, OR	94.311	98.679	84.400	85.622	87.812	128.027	0.981992
36 01	BUFFALO, NY	94.417	86.204	105.943	103.946	84.069	82.291	0.785926
55 11	MADISON, WIS	94.497	86.787	94.863	107.760	84.935	132.641	0.999945
51 02	TIDEWATER & N. VA COUNTIES	94.548	109.754	82.315	97.539	94.702	91.773	0.779326
09 04	EASTERN CONN	94.556	103.408	82.340	98.502	92.661	100.509	0.871880
36 03	NORTHERN NY CITIES	94.669	94.821	89.600	98.257	108.243	98.264	0.785926
22 07	ALEXANDRIA, LA	94.672	101.388	77.045	38.438	88.229	159.866	0.960017

TABLE 9 CONTINUED
PREVAILING CHARGE INDICES, AGGREGATE WEIGHTED AND BY TYPE OF SERVICE.
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STLOC	LOCALITY "NAME"	PREVNDX	MEDNDX	SURGNDX	CONSNDX	XRAYNDX	LABNDX	SUMWEIGHTS
39 05	DAYTON, OH	94.779	101.791	93.267	115.068	76.531	76.868	0.994498
53 03	SPOKANE + RICHLAND, WASH	94.837	98.548	80.938	98.651	102.770	128.916	0.987103
19 08	IOWA CITY, IOWA	94.894	98.541	85.448	100.990	83.765	127.876	0.977374
18 01	INDIANA METRO	95.153	100.837	90.358	97.890	86.752	97.730	0.974630
12 01	RURAL FLORIDA	95.164	93.867	93.477	99.090	100.834	100.000	0.863623
55 06	WAUSAU, WIS	95.190	89.936	96.294	83.287	83.810	132.641	0.999945
48 16	GRAYSON, TEXAS	95.275	93.543	85.098	66.872	82.719	122.791	0.388521
48 08	TEXARKANA, TEXAS	95.332	94.606	85.645	98.253	68.160	122.791	0.393606
13 01	ATLANTA	95.638	97.337	91.364	111.358	98.321	95.432	0.999945
24 03	SOUTH + EASTERN SHORE MD	95.716	96.109	96.473	101.864	96.713	85.709	0.989751
36 02	ROCHESTER, NY	96.292	100.935	88.854	97.831	120.176	86.394	0.785926
22 04	LAKE CHARLES, LA	96.441	100.962	83.947	59.179	72.484	170.259	0.972807
53 04	WESTERN WASHINGTON GPS	96.531	101.618	72.445	82.454	97.674	.	0.113854
20 04	SUBURBAN KC, KANSAS	96.556	90.667	98.465	110.371	86.813	120.720	0.880276
48 34	WICHITA FALLS, TEXAS	96.619	95.118	91.085	77.355	81.324	122.791	0.656212
22 02	SHREVEPORT, LA	96.748	112.490	69.819	62.645	63.115	182.882	0.967876
24 02	WESTERN MD	96.871	95.610	100.183	103.320	97.509	83.731	0.982555
55 05	LA CROSSE, WIS	97.095	95.192	89.384	105.603	98.786	132.641	0.999945
40 01	OKLAHOMA CITY, OK	97.494	101.192	81.796	95.550	62.092	156.713	0.821365
41 99	RURAL OREGON	97.635	96.870	91.886	88.650	88.754	142.962	0.978059
48 26	AMARILLO, TEXAS	97.671	93.645	95.384	80.802	100.862	122.791	0.656212
04 99	RURAL ARIZONA	97.786	94.243	88.213	107.243	88.433	137.835	0.778412
17 15	JOLIET, ILL	97.898	104.076	89.002	99.735	97.562	106.172	0.998627
48 17	LONGVIEW, TEXAS	97.949	102.478	85.455	93.708	99.263	122.791	0.388521
48 13	ODESSA, TEXAS	98.150	82.795	94.821	93.708	85.366	122.791	0.388521
48 29	ABILENE, TEXAS	98.416	99.390	89.695	75.357	91.222	122.791	0.656212
48 28	FORT WORTH, TEXAS	98.863	102.622	92.257	87.525	93.763	122.791	0.923789
41 02	EUGENE, OR	98.969	100.717	88.062	82.480	79.681	164.816	0.983212
42 04	RURAL PENNSYLVANIA	99.278	88.638	116.488	82.572	94.112	89.741	0.999945
22 01	NEW ORLEANS, LA	99.299	109.458	85.798	60.246	69.727	158.900	0.983658
53 01	RURAL WESTERN WASHINGTON	99.447	99.004	93.575	101.436	103.789	122.064	0.988185
55 09	JANESVILLE, WIS	99.545	93.056	103.657	90.632	84.380	132.641	0.999945
41 01	PORTLAND, OR	99.751	100.161	92.307	101.425	86.949	141.678	0.986937
48 03	SOUTHEAST RURAL TEXAS	100.167	96.555	99.568	79.761	102.414	123.948	0.924733
48 06	TEMPLE, TEXAS	100.313	86.134	65.598	57.999	92.822	122.791	0.201917
12 02	FLORIDA CITIES NOT SOUTHERN	100.327	102.233	100.777	103.799	100.174	88.983	0.863623
48 09	BRAZORIA, TEXAS	100.677	106.339	89.083	111.670	102.241	122.791	0.393606
48 21	LUBBOCK, TEXAS	101.298	106.806	86.899	80.573	94.430	122.791	0.674013
26 02	MICHIGAN NOT DETROIT	101.432	92.682	115.389	102.428	73.900	90.166	0.805513
53 02	SEATTLE	101.536	98.572	101.243	83.801	109.271	118.230	0.973977

TABLE 9 CONTINUED
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34 03	SOUTHERN NJ	101.557	98.447	107.426	105.449	109.602	86.361	0.920345
48 30	SAN ANGELO, TEXAS	102.811	96.474	.	95.215	.	122.791	0.355514
40 02	TULSA, OK	103.157	105.252	88.439	98.558	86.679	148.442	0.821365
48 14	EL PASO, TEXAS	103.214	97.924	105.623	82.254	96.554	122.791	0.734520
48 12	DENTON, TEXAS	103.697	106.645	93.876	98.253	113.260	122.791	0.388521
55 01	MILWAKEE, WIS	103.718	103.574	97.425	112.792	91.536	139.390	0.999945
48 31	AUSTIN, TEXAS	104.425	107.328	97.683	86.436	104.858	122.791	0.836476
48 20	BEAUMONT, TEXAS	104.533	105.847	97.704	90.682	118.414	122.791	0.718399
04 08	YUMA, ARIZONA	104.843	105.146	93.607	97.361	94.907	140.874	0.752592
04 05	FLAGSTAFF, ARIZONA	104.874	106.165	91.202	98.523	94.890	134.253	0.695866
04 02	TUCSON, ARIZONA	104.878	109.155	96.820	83.901	96.380	119.151	0.777406
10 01	DELAWARE	105.045	90.383	124.374	92.804	104.625	99.367	0.994774
42 03	SMALL URBANS PENNSYLVANIA	105.659	97.692	118.096	93.104	109.654	92.174	0.999945
04 07	PRESCOTT, ARIZONA	105.741	105.116	93.221	105.259	98.942	146.921	0.737946
48 27	TYLER, TEXAS	105.857	109.457	96.576	80.948	93.205	122.791	0.656212
48 07	SAN ANTONIO	105.938	111.748	99.598	98.993	94.069	125.969	0.929818
25 02	MASSACHUSETTS SUBURB/RURAL	106.083	101.792	103.761	74.284	107.733	130.268	0.705410
34 02	MIDDLE NEW JERSEY	107.514	106.676	118.313	92.545	104.153	86.361	0.920345
48 23	MIDLAND, TEXAS	107.637	101.920	65.598	66.872	103.841	122.791	0.201917
48 32	VICTORIA, TEXAS	107.955	95.593	101.126	.	.	122.791	0.274427
09 01	NORTHWEST CONNECTICUT	108.109	111.730	106.616	98.612	108.555	100.979	0.873668
48 33	LAREDO, TEXAS	108.115	102.195	79.610	93.708	85.366	122.791	0.201917
48 24	CORPUS CHRISTI, TEXAS	108.206	108.282	104.981	88.145	117.762	122.791	0.734520
48 25	ORANGE, TEXAS	108.860	102.507	79.610	40.253	100.862	122.791	0.201917
48 11	DALLAS, TEXAS	108.945	118.713	96.428	111.369	107.733	124.063	0.929818
09 03	SOUTH CENTRAL CONN	108.950	115.230	105.569	110.081	103.971	97.054	0.873668
48 18	HOUSTON	108.960	119.965	102.282	92.598	88.391	123.948	0.929818
42 02	PA METRO NOT PHIL OR PITTS	109.043	101.841	116.196	113.530	122.937	95.765	0.999945
17 16	CHICAGO	110.177	117.474	105.366	113.840	98.852	106.516	0.998627
36 08	POUGHKEEPSIE, NY	110.188	115.638	114.972	84.200	108.737	88.217	0.781514
44 01	RHODE ISLAND	110.292	114.911	112.044	94.132	82.486	118.851	0.993023
06 11	FRESNO, CA	111.348	110.307	103.364	108.533	106.783	158.850	0.987966
24 01	BALTIMORE, ETC.	111.454	109.756	120.728	112.018	102.752	86.624	0.990962
26 01	DETROIT	112.654	113.361	127.232	102.091	74.163	92.012	0.809808
06 13	KINGS-TULARE, CA	113.240	111.518	110.158	106.425	109.208	143.479	0.987966
25 01	MASSACHUSETTS URBAN	113.403	117.556	114.181	98.643	104.610	117.663	0.705410
34 01	NORTHERN NJ	113.675	113.152	120.816	117.313	117.883	86.361	0.920345
04 01	PHOENIX	113.776	121.623	95.234	102.557	101.294	131.903	0.781982
48 15	GALVESTON, TEXAS	113.977	113.785	112.452	104.879	113.260	122.791	0.678522
32 01	LAS VEGAS, NEVADA	114.192	133.469	87.757	140.139	98.823	153.123	0.952736

TABLE 9 CONTINUED
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12 03	FORT LAUDERDALE, FLORIDA	114.300	120.102	111.600	121.559	113.746	100.000	0.863623
32 02	RENO, NEVADA	114.398	118.864	102.707	119.757	119.209	135.581	0.975412
06 08	STOCKTON, CA	114.423	117.421	104.537	105.526	109.656	154.014	0.987966
06 04	SACRAMENTO	115.395	118.582	106.993	113.160	112.475	141.951	0.987966
06 02	NORTHEAST RURAL CA	115.537	115.428	109.410	113.100	111.249	149.623	0.987966
06 01	NORTH COASTAL CA	115.858	120.073	106.103	118.885	113.265	140.423	0.987966
32 03	SMALL CITIES, NEVADA	116.324	106.532	112.172	129.276	111.635	163.451	0.675623
06 10	MERCED, CA	117.958	116.116	115.770	111.496	112.084	146.645	0.987966
06 14	BAKERSFIELD, CA	117.974	120.586	107.080	115.535	122.643	150.143	0.987966
06 15	SOUTHEASTERN CA	118.158	121.721	108.742	121.986	114.150	145.581	0.987966
06 12	MONTEREY, CA	118.194	121.819	103.921	119.941	112.228	147.916	0.987966
06 07	OAKLAND-BERKELEY, CAL	119.211	122.608	110.646	115.931	111.199	151.700	0.987966
06 09	SANTA CLARA CALIFORNIA	119.913	123.057	113.376	111.199	113.036	146.022	0.987966
06 03	MARIN-NAPA, CA	120.456	124.293	110.922	120.017	114.629	151.268	0.987966
42 01	PHILADELPHIA/PITTSBURGH	120.859	118.295	128.764	114.718	127.245	95.716	0.999945
11 01	DC	121.843	117.707	134.017	122.317	96.329	116.407	0.999945
06 16	SANTA BARBARA, CA	122.603	123.666	116.719	116.753	120.578	146.801	0.869977
06 28	SAN DIEGO	122.729	126.132	115.133	126.907	116.755	138.866	0.869977
06 05	SAN FRANCISCO	123.233	121.961	122.176	113.961	111.247	152.320	0.987966
06 27	RIVERSIDE, CA	123.477	126.895	114.403	134.771	111.388	155.333	0.987966
06 06	SAN JOSE, CA	123.769	130.850	112.135	121.458	116.440	150.766	0.987966
09 02	SOUTHWEST CONN	124.343	135.090	114.711	127.556	128.863	102.447	0.871880
06 17	VENTURA, CA	124.544	129.040	114.695	124.781	122.396	140.389	0.869977
15 01	HAWAII	124.580	119.022	126.595	127.113	108.883	158.597	0.972899
12 04	MIAMI	125.514	147.350	116.194	139.534	109.940	88.983	0.863623
32 99	RURAL NEVADA	128.818	124.444	123.203	133.876	92.568	161.834	0.601766
06 21	LA: EASTERN LA/WHITTER, ETC	130.148	135.133	122.318	136.208	123.183	137.693	0.870921
06 19	LA: LONG BEACH, ETC	130.318	134.319	126.204	133.874	122.909	130.923	0.870921
06 26	ORANGE COUNTY CALIFORNIA	130.658	136.603	121.481	130.206	124.603	140.689	0.870921
06 24	LA: METROPOLITAN CENTER	131.510	138.533	123.379	139.526	116.983	137.336	0.869977
06 23	LA: INGLEWOOD/CENTRAL LA	132.158	136.462	122.420	150.183	126.639	142.041	0.870921
06 18	LA: PASADENA, ETC	132.307	137.132	125.411	149.177	121.636	135.409	0.870921
06 20	LA: NORTH LA/BURBANK, ETC	134.724	141.560	126.613	135.736	120.654	145.246	0.870921
36 07	NYC SUBURBS/LI	135.466	133.624	148.969	98.753	140.102	89.794	0.781514
06 25	LA: BEVERLY HILLS, ETC	136.885	148.016	122.573	141.104	116.422	153.499	0.870921
36 05	QUEENS, NY	137.752	133.624	151.809	118.526	140.102	89.794	0.781514
06 22	LA: SANTA MONICA/COASTAL LA	138.115	148.737	127.763	136.292	117.495	145.774	0.870921
02 01	ALASKA	149.842	157.866	132.694	106.543	128.225	209.724	0.871365
36 06	MANHATTAN	165.916	180.046	182.536	125.686	150.010	90.945	0.781514

TABLE 9 CONTINUED
PREVAILING CHARGE INDICES, AGGREGATE WEIGHTED AND BY TYPE OF SERVICE.
DERIVED FROM THE FEE SCREEN YEAR 1984 MEDICARE DIRECTORY OF PREVAILING CHARGES.
--FOOTNOTES

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[a] AGGREGATE PREVAILING CHARGE INDEX. TYPE OF SERVICE WEIGHTS: MED=40.90, SURG=36.95, CONS=4.17, XRAY=9.21, LAB=8.77.

[b] PREVAILING CHARGE INDEX BASED ON MEDICAL CARE SERVICES.

[c] PREVAILING CHARGE INDEX BASED ON SURGICAL SERVICES.

[d] PREVAILING CHARGE INDEX BASED ON CONSULTATIONS.

[e] PREVAILING CHARGE INDEX BASED ON DIAGNOSTIC XRAY SERVICES.

[f] PREVAILING CHARGE INDEX BASED ON LAB SERVICES.

[g] SUM OF WEIGHTS FOR AGGREGATE PREVAILING CHARGE INDEX BASED ON SERVICES REPORTED BY EACH LOCALITY; MAXIMUM IS 1.0000.

TABLE 9.1

RANKING OF STATES BY AGGREGATE PREVAILING CHARGE INDEX

	STATE	INDEX	WEIGHTS
43	PUERTO RICO	72.279	0.684497
28	MISSISSIPPI	75.798	0.786117
33	NEW HAMPSHIRE	76.485	0.909687
50	VERMONT	77.297	0.909687
45	SOUTH CAROLINA	78.741	0.998734
31	NEBRASKA	80.478	0.823792
49	UTAH	81.415	0.972977
16	IDAHO	81.633	0.908805
47	TENNESSEE	82.190	0.909124
19	IOWA	82.522	0.981516
46	SOUTH DAKOTA	82.774	0.873550
08	COLORADO	83.639	0.916756
54	WEST VIRGINIA	84.319	0.771704
01	ALABAMA	85.029	0.881708
56	WYOMING	86.431	0.869638
39	OHIO	86.559	0.771704
21	KENTUCKY	86.607	0.992856
29	MISSOURI	88.007	0.996776
51	VIRGINIA	88.151	0.779326
37	NORTH CAROLINA	88.325	0.953441
23	MAINE	88.943	0.887305
30	MONTANA	88.991	0.998272
20	KANSAS	89.176	0.930005
18	INDIANA	89.371	0.788800
27	MINNESOTA	89.977	0.895770
13	GEORGIA	90.541	0.835908
35	NEW MEXICO	91.960	0.987416
38	NORTH DAKOTA	92.127	0.857402
05	ARKANSAS	93.673	0.760861
22	LOUISIANA	95.119	0.988829
55	WISCONSIN	95.711	0.948000
40	OKLAHOMA	96.905	0.821365
41	OREGON	97.370	0.986937
17	ILLINOIS	97.560	0.983291
48	TEXAS	98.725	0.928607
53	WASHINGTON	98.979	0.994717

TABLE 9.1

RANKING OF STATES BY AGGREGATE PREVAILING CHARGE INDEX

	STATE	INDEX	WEIGHTS
24	MARYLAND	104.533	0.865259
10	DELAWARE	106.649	0.796522
09	CONNECTICUT	108.145	0.848295
12	FLORIDA	109.120	0.863623
04	ARIZONA	109.209	0.783194
26	MICHIGAN	110.045	0.663159
42	PENNSYLVANIA	110.152	0.852864
44	RHODE ISLAND	110.556	0.924564
34	NEW JERSEY	112.576	0.709534
25	MASSACHUSETTS	114.735	0.625810
32	NEVADA	115.491	0.970839
36	NEW YORK	121.020	0.921999
06	CALIFORNIA	121.091	0.993413
11	DC	121.498	0.849805
15	HAWAII	124.232	0.888313
02	ALASKA	153.186	0.784889

TABLE 10

RANKINGS AND VALUES OF STATES WITH RESPECT TO THE RATIO OF RELATIVE MEDICARE PREVAILING CHARGES TO RELATIVE ESTIMATED COSTS OF PRACTICE[1], 1983/84

STATES WITH RATIOS[2] GREATER THAN 100

		RANKS [3]					
OBS[4]	STATE	R1R	PR	CR	RATIO	PREV	OPTION1
21	5 ARKANSAS	1	24	51	121.521	93.673	77.084
15	44 RHODE ISLAND	2	9	31	119.408	110.556	92.587
8	2 ALASKA	3	1	1	118.169	153.186	129.633
13	15 HAWAII	4	2	10	117.436	124.232	105.787
69	25 MASSACHUSETTS	5	7	16	113.469	114.735	101.116
26	4 ARIZONA	6	12	24	111.979	109.209	97.526
130	42 PENNSYLVANIA	7	10	20	110.702	110.152	99.503
116	12 FLORIDA	8	13	18	109.155	109.120	99.968
13	23 MAINE	9	32	47	108.445	88.943	82.017
10	35 NEW MEXICO	10	26	42	108.167	91.960	85.017
4	10 DELAWARE	11	15	19	107.081	106.649	99.597
68	26 MICHIGAN	12	11	12	106.060	110.045	103.757
339	6 CALIFORNIA	13	4	4	106.031	121.091	114.203
40	55 WISCONSIN	14	22	32	103.525	95.711	92.452
181	36 NEW YORK	15	5	3	102.948	121.020	117.554
66	37 NORTH CAROLINA	16	33	41	102.829	88.325	85.895
18	11 DC	17	3	2	102.715	121.498	118.287
13	54 WEST VIRGINIA	18	40	45	102.001	84.319	82.665
95	34 NEW JERSEY	19	8	7	101.314	112.576	111.116
13	32 NEVADA	20	6	5	101.271	115.491	114.041
6	30 MONTANA	21	31	39	100.576	88.991	88.481
157	48 TEXAS	22	18	22	100.551	98.725	98.184
53	18 INDIANA	23	29	36	100.323	89.371	89.083

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[1] COST OF PRACTICE INDEX BASED ON PER CAPITA INCOME, WAGES IN THE HEALTH SECTOR, MONTHLY RENTAL COSTS OF RENTER OCCUPIED DWELLINGS, AND URBAN INSTITUTE MALPRACTICE BLENDED RATES.

[2] RATIOS ARE EXPRESSED IN HUNDREDS, HENCE THE EXPECTED NATIONAL VALUE FOR ANY INDEX IS 100.

[3] RANKS: CR IS RANK BASED ON ESTIMATED RELATIVE COSTS OF PRACTICE, PR IS RANK BASED ON RELATIVE PREVAILING CHARGES, R1R IS RANK BASED ON RATIO OF THE OPTION 1 COST OF PRACTICE INDEX TO THE MEDICARE PREVAILING CHARGE INDEX.

[4] NUMBER OF OBSERVATIONS FROM STATE USED FROM THE HCFA DATA BASE.

TABLE 10 CONTINUED

RANKINGS AND VALUES OF STATES WITH RESPECT TO THE RATIO OF RELATIVE MEDICARE PREVAILING CHARGES TO RELATIVE ESTIMATED COSTS OF PRACTICE[1], 1983/84

STATES WITH RATIOS LESS THAN 100

			RANKS				
OBS	STATE	R1R	PR	CR	RATIO	PREV	OPTION1
7	38 NORTH DAKOTA	24	25	33	99.732	92.127	92.375
10	46 SOUTH DAKOTA	25	42	43	98.994	82.774	83.615
43	22 LOUISIANA	26	23	27	98.823	95.119	96.252
54	47 TENNESSEE	27	44	44	98.787	82.190	83.199
39	45 SOUTH CAROLINA	28	48	49	98.653	78.741	79.816
15	49 UTAH	29	46	46	98.587	81.415	82.582
36	1 ALABAMA	30	39	40	98.491	85.029	86.332
41	21 KENTUCKY	31	36	38	97.809	86.607	88.547
40	41 OREGON	32	20	17	96.749	97.370	100.642
22	28 MISSISSIPPI	33	51	50	96.467	75.798	78.574
7	50 VERMONT	34	49	48	95.834	77.297	80.657
46	53 WASHINGTON	35	17	14	95.800	98.979	103.318
60	24 MARYLAND	36	16	9	95.475	104.533	109.487
56	13 GEORGIA	37	27	29	95.407	90.541	94.900
57	29 MISSOURI	38	35	30	95.043	88.007	92.597
39	9 CONNECTICUT	39	14	6	94.877	108.145	113.985
31	40 OKLAHOMA	40	21	13	93.790	96.905	103.321
38	27 MINNESOTA	41	28	23	92.196	89.977	97.593
5	16 IDAHO	42	45	37	91.919	81.633	88.810
68	51 VIRGINIA	43	34	28	91.756	88.151	96.071
24	20 KANSAS	44	30	21	90.061	89.176	99.017
17	31 NEBRASKA	45	47	35	89.552	80.478	89.867
97	39 OHIO	46	37	26	89.067	86.559	97.184
103	17 ILLINOIS	47	19	8	89.027	97.560	109.585
28	19 IOWA	48	43	25	84.812	82.522	97.300
16	33 NEW HAMPSHIRE	49	50	34	84.271	76.485	90.761
46	8 COLORADO	50	41	15	82.713	83.639	101.119
6	56 WYOMING	51	38	11	82.551	86.431	104.700

TABLE 11

MEDICARE PREVAILING CHARGES[a] RELATIVE TO THE ESTIMATED COSTS OF PHYSICIAN PRACTICES BY STATE 1983

SEQ	#[b]	ST	LOC	NAME	AVG[c]	OPTION1[d]	PBD[e]	SIC 801[f]	PERM[g]	EQUAL[h]
1	4	17	5	PEORIA, ILL	79.511	78.089	82.109	72.616	79.515	85.224
2	2	19	2	NORTHEAST IOWA	82.590	82.734	80.722	77.440	86.176	85.876
3	8	19	5	DES MOINES, IOWA	83.301	79.791	81.984	81.684	85.938	87.110
4	16	29	3	RURAL EASTERN MISSOURI	83.983	94.433	70.649	84.308	90.476	80.047
5	16	33	1	NEW HAMPSHIRE	85.020	86.069	82.561	98.652	76.068	81.751
6	2	17	10	CHAMPAIGN, ILL	85.143	84.129	78.680	95.062	86.014	81.829
7	3	22	6	LAFAYETTE, LA	86.050	79.192	84.498	88.350	87.997	90.213
8	3	17	7	QUINCY, ILL	86.433	93.685	79.425	89.174	87.320	82.561
9	17	28	1	RURAL MISSISSIPPI	86.834	96.248	75.430	91.361	91.915	79.218
10	3	31	3	SMALL CITIES NEBRASKA	86.906	88.437	77.098	95.624	89.846	83.525
11	9	31	1	URBAN NEBRASKA	86.966	86.618	82.044	90.633	86.854	88.679
12	3	29	4	ST. JOSEPH, MO	87.178	94.145	75.759	81.660	98.579	85.745
13	5	17	2	ROCKFORD, ILL	87.566	86.397	84.349	98.516	80.977	87.591
14	46	8	1	COLORADO	87.937	84.479	97.617	92.591	78.716	86.284
15	5	17	9	SPRINGFIELD, ILL	87.950	88.822	86.050	86.438	89.062	89.377
16	22	27	1	MINNEAPOLIS, ST PAUL, MAYO	88.115	82.777	89.893	90.865	86.039	91.000
17	14	17	15	JOLIET, ILL	88.309	86.275	91.847	91.707	76.408	95.307
18	21	51	1	RICHMOND, VA	88.351	74.720	100.456	96.917	75.010	94.653
19	1	39	6	LIMA, OH	88.725	96.081	93.618	67.295	97.418	89.213
20	3	17	8	NORMAL, ILL	89.191	88.636	84.308	100.901	84.445	87.664
21	1	16	1	SOUTH IDAHO	89.543	89.608	85.114	89.770	97.055	86.168
22	2	54	17	WHEELING, WVA	89.658	94.917	85.331	88.101	93.425	86.515
23	18	13	3	FAIR TO MIDDLIN' GEORGIA	89.973	99.221	86.006	84.716	93.915	86.006
24	9	22	3	BATON ROUGE, LA	90.014	89.860	84.915	92.480	92.110	90.706
25	6	56	1	WYOMING	90.562	85.796	97.747	93.422	85.657	90.188
26	2	17	3	DE KALB, ILL	90.574	90.310	83.486	102.419	89.785	86.870
27	5	28	2	METRO MISSISSIPPI	90.678	101.821	78.482	93.338	97.446	82.305
28	2	19	4	SOUTHCENTRAL IOWA	91.146	87.387	77.726	124.482	83.328	82.806
29	14	39	4	COLUMBUS, OHIO	91.147	92.508	95.669	84.926	91.473	91.158
30	1	20	5	KANSAS CITY, KANSAS	91.248	89.241	94.927	84.763	100.820	86.490
31	3	19	7	SOUTHWEST IOWA	91.279	95.195	84.194	87.464	99.937	89.607
32	7	1	2	GADSEN, ALA	91.335	100.402	79.745	101.567	92.426	82.535
33	15	49	1	UTAH	91.355	100.691	95.659	91.555	83.341	85.527
34	8	39	10	TOLEDO, OH	91.364	92.096	96.964	80.216	95.054	92.489
35	3	39	12	LAKE PLAINS, OH	91.390	92.523	91.200	93.356	93.104	86.770
36	39	45	1	SOUTH CAROLINA	91.585	100.728	83.641	97.358	92.518	83.680
37	5	31	4	VERY RURAL NEBRASKA	91.683	101.080	80.783	90.142	98.491	87.917
38	7	55	8	MILWAKEE SUBURBS	91.935	90.822	94.301	94.826	85.178	94.549
39	54	47	1	TENNESSEE	92.127	100.895	86.083	89.263	97.941	86.454
40	10	46	1	SOUTH DAKOTA	92.199	101.114	83.087	96.948	91.060	88.784

TABLE 11 CONTINUED

MEDICARE PREVAILING CHARGES[a] RELATIVE TO THE ESTIMATED COSTS OF PHYSICIAN PRACTICES

SEQ	#	ST	LOC	NAME	AVG	OPTION1	PBD	SIC 801	PERM	EQUAL
41	9	19	1	SOUTHEAST IOWA	92.344	88.390	83.835	110.569	89.591	89.336
42	10	39	1	AKRON, OH	92.431	93.325	96.679	83.991	96.014	92.148
43	4	16	2	NORTH IDAHO	92.768	94.753	84.669	101.637	97.148	85.735
44	3	17	12	E. ST. LOUIS, ILL	92.893	96.133	84.940	100.251	94.816	88.326
45	4	39	8	SPRINGFIELD, OH	93.003	97.215	90.983	93.961	96.259	86.597
46	8	1	5	MONTGOMERY, ALA	93.513	97.022	90.845	84.842	100.940	93.915
47	3	54	16	CHARLESTON, WVA	93.611	92.295	90.508	93.499	99.999	91.753
48	22	21	3	RURAL KENTUCKY	93.729	97.501	89.691	94.879	98.951	87.623
49	3	20	4	SUBURBAN KC, KANSAS	93.849	77.558	105.540	104.843	84.869	96.435
50	17	39	2	CINCINNATI	93.855	91.834	97.790	93.027	93.464	93.160
51	20	39	3	CLEVELAND	94.114	88.413	100.411	91.924	94.100	95.720
52	28	36	4	RURAL NEW YORK	94.116	95.189	94.733	100.962	91.447	88.251
53	26	29	1	ST LOUIS + URBAN EASTERN MO	94.159	94.248	83.707	94.456	103.770	94.616
54	8	29	6	KANSAS CITY, MO	94.328	98.016	84.990	86.450	106.105	96.077
55	3	17	4	ROCK ISLAND, ILL	94.469	93.394	88.876	102.650	95.066	92.361
56	3	13	4	RURAL GEORGIA	94.478	108.451	83.698	94.420	102.144	83.687
57	1	17	14	SOUTH ILL	94.628	105.105	84.439	100.665	95.048	87.882
58	2	55	11	MADISON, WIS	94.937	95.405	97.669	96.715	86.975	97.923
59	59	37	95	RURAL NC	95.301	101.736	89.455	99.066	96.750	89.497
60	1	39	7	MANSFIELD, OH	95.769	97.256	93.585	109.557	89.465	88.932
61	5	1	3	SOUTHEAST ALA COUNTIES	95.815	99.775	87.907	96.319	104.133	90.941
62	21	40	99	RURAL OKLAHOMA	95.831	89.041	102.283	94.083	101.160	92.586
63	2	19	8	IOWA CITY, IOWA	96.195	105.371	92.364	98.073	86.968	98.200
64	10	21	2	URBAN KENTUCKY	96.268	102.198	92.989	92.971	102.324	90.858
65	4	39	5	DAYTON, OH	96.274	94.565	100.676	88.595	101.506	96.029
66	7	50	1	VERMONT	96.350	97.880	75.405	133.489	89.959	85.019
67	25	13	1	ATLANTA	96.544	91.981	97.247	104.596	91.650	97.247
68	3	54	20	SOUTHERN VALLEY, WVA	96.592	105.797	84.801	105.767	100.590	86.008
69	11	36	2	ROCHESTER, NY	96.620	89.485	100.790	106.931	91.897	93.996
70	4	1	6	RURAL ALA	96.741	107.760	81.292	110.497	99.980	84.178
71	7	37	94	URBAN NORTH CAROLINA	97.078	98.154	96.610	95.496	98.471	96.656
72	2	29	7	RURAL NORTHWEST MO	97.150	97.299	79.665	110.239	107.585	90.961
73	7	38	1	NORTH DAKOTA	97.172	101.800	98.489	93.739	93.756	98.078
74	6	1	1	HUNTSVILLE, ALA	97.416	103.700	86.708	102.265	104.679	89.730
75	9	21	1	METRO KENTUCKY	97.746	96.089	97.616	93.974	105.625	95.427
76	22	18	2	INDIANA URBAN	97.770	100.820	92.446	96.873	106.554	92.159
77	26	4	99	RURAL ARIZONA	97.826	102.406	98.070	96.312	96.250	96.092
78	6	1	4	MOBILE, ALA	98.096	106.029	89.347	98.135	104.545	92.425
79	10	41	1	PORTLAND, OR	98.307	92.104	92.342	108.036	98.922	100.131
80	3	32	2	RENO, NEV	98.777	93.774	109.405	96.785	88.545	105.376

TABLE 11 CONTINUED

MEDICARE PREVAILING CHARGES[a] RELATIVE TO THE ESTIMATED COSTS OF PHYSICIAN PRACTICES

SEQ	#	ST	LOC	NAME	AVG	OPTION1	PBD	SIC 801	PERM	EQUAL
81	1	19	3	NORTHCENTRAL IOWA	98.969	103.319	88.345	100.024	108.525	94.632
82	3	23	3	SOUTHERN MAINE	99.031	99.320	96.598	105.509	98.057	95.673
83	4	39	11	YOUNGTOWN, OH	99.147	102.094	101.019	92.793	103.594	96.236
84	10	36	3	NORTHERN NY CITIES	99.327	100.713	99.933	106.681	96.165	93.143
85	10	13	2	URBAN GEORGIA	99.412	107.681	95.163	94.422	104.631	95.163
86	6	30	1	MONTANA	99.515	102.723	92.739	111.057	97.148	93.906
87	12	36	1	BUFFALO, NY	99.625	97.404	100.685	107.470	98.789	93.778
88	1	41	12	SOUTHWEST OREGON CITIES	99.650	109.129	86.635	107.658	100.692	94.134
89	8	27	4	SOUTHWEST MINN	100.155	104.105	93.024	108.668	100.744	94.235
90	20	51	3	SMALL TOWN VIRGINIA	100.461	105.799	94.166	118.707	95.273	88.357
91	1	40	1	OKLAHOMA CITY, OK	100.544	88.405	110.091	92.308	111.975	99.941
92	6	9	4	EASTERN CONN	100.607	95.385	106.069	109.016	94.040	98.526
93	10	35	1	NEW MEXICO	100.833	110.417	91.322	104.587	102.634	95.203
94	20	20	1	RURAL KANSAS	101.020	97.093	104.217	104.169	104.873	94.747
95	1	39	9	STEUBENVILLE, OH	101.083	108.821	92.499	115.118	101.035	87.941
96	5	23	2	CENTRAL MAINE	101.172	107.664	94.025	109.827	101.241	93.102
97	22	18	1	INDIANA METRO	101.238	102.735	99.254	93.795	111.453	98.954
98	13	51	2	TIDEWATER AND NO. VA COUNTIES	101.267	104.841	104.813	104.797	93.351	98.531
99	3	22	2	SHREVEPORT, LA	101.464	100.001	93.509	95.530	118.296	99.986
100	18	53	2	SEATTLE	101.574	88.061	103.436	114.874	99.251	102.246
101	6	39	14	SCIOTO VALLEY, OH	101.655	104.554	98.813	115.366	95.570	93.974
102	55	17	16	CHICAGO	101.736	98.271	103.614	99.667	99.600	107.528
103	29	41	99	RURAL OREGON	101.829	101.902	91.951	114.272	101.164	99.856
104	9	18	3	RURAL INDIANA	102.494	105.688	92.026	122.676	100.353	91.727
105	1	22	4	LAKE CHARLES, LA	102.508	101.691	93.417	105.673	111.857	99.903
106	8	55	1	MILWAKEE, WIS	102.814	103.171	106.200	95.606	102.618	106.475
107	3	55	10	OSHKOSH, WIS	102.889	108.591	100.311	103.053	101.910	100.581
108	8	27	2	NORTHERN MINN	103.083	116.441	95.477	102.842	104.000	96.682
109	5	54	19	OHIO RIVER VALLEY, WVA	103.269	116.400	87.764	114.280	108.858	89.042
110	29	48	18	HOUSTON	103.776	93.489	111.626	106.679	97.263	109.825
111	10	48	28	FORT WORTH, TX	103.780	100.429	104.357	104.231	107.257	102.625
112	14	51	4	EXTREMELY RURAL VIRGINIA	103.941	117.535	99.765	102.428	106.481	93.496
113	15	22	1	NEW ORLEANS, LA	103.959	100.111	95.379	115.806	106.557	101.941
114	57	12	2	FLORIDA CITIES NOT SOUTHERN	104.020	106.995	106.741	99.816	107.126	99.420
115	11	34	3	SOUTHERN NJ	104.560	105.842	109.914	105.978	98.794	102.270
116	3	32	1	LAS VEGAS, NEV	104.575	107.440	113.850	95.822	96.275	109.486
117	28	26	1	DETROIT	104.658	98.976	105.878	105.846	103.895	108.694
118	2	17	1	NORTHWEST ILL	104.745	98.365	89.179	146.101	97.222	92.859
119	40	26	2	MICHIGAN NOT DETROIT	104.784	108.941	99.801	106.057	106.535	102.585
120	4	39	15	OHIO VALLEY, OH	104.975	118.377	96.155	111.248	107.707	91.385

TABLE 11 CONTINUED

MEDICARE PREVAILING CHARGES[a] RELATIVE TO THE ESTIMATED COSTS OF PHYSICIAN PRACTICES

SEQ	#	ST	LOC	NAME	AVG	OPTION1	PBD	SIC 801	PERM	EQUAL
121	7	40	2	TULSA, OK	105.105	92.306	117.711	96.994	111.758	106.755
122	15	12	1	RURAL FLORIDA	105.151	119.533	103.547	96.721	109.659	96.295
123	7	53	4	WESTERN WASHINGTON GPS	105.528	108.420	100.768	112.703	106.170	99.579
124	3	48	26	AMARILLO, TX	105.624	98.824	102.684	94.673	130.954	100.986
125	6	9	3	SOUTH CENTRAL CONN	105.726	94.792	118.370	113.689	91.579	110.199
126	5	55	7	GREEN BAY, WIS	106.137	109.184	101.044	115.193	103.947	101.319
127	3	55	4	SOUTHWEST WISCONSIN	106.149	113.471	96.500	123.275	100.736	96.764
128	2	40	4	SMALLER CITIES IN OKLAHOMA	106.231	99.443	109.945	115.955	106.913	99.147
129	5	23	1	NORTHERN MAINE	106.626	118.834	96.562	107.601	114.534	95.601
130	3	48	21	LUBBOCK, TX	106.868	113.282	107.088	100.166	108.498	105.307
131	27	6	9	SANTA CLARA CALIFORNIA	106.886	98.574	110.797	115.980	96.623	112.456
132	21	12	3	FORT LAUDERDALE, FLORIDA	107.054	99.537	117.519	102.542	105.962	109.712
133	2	29	2	SMALL EASTERN MO CITIES	107.116	124.701	79.979	133.651	106.480	90.771
134	14	34	2	MIDDLE NEW JERSEY	107.120	103.493	116.202	112.507	95.264	108.131
135	20	53	1	RURAL WESTERN WASHINGTON	107.161	105.817	103.666	118.128	105.746	102.446
136	5	55	5	LA CROSSE, WIS	107.309	117.945	103.460	108.493	102.910	103.738
137	1	48	29	ABILENE, TX	107.447	102.333	105.965	107.122	117.641	104.171
138	1	48	23	MIDLAND, TX	107.465	83.523	112.926	120.623	109.187	111.063
139	3	48	16	GRAYSON, TX	107.860	110.898	104.031	103.332	118.794	102.246
140	21	48	11	DALLAS	108.030	96.208	112.964	107.204	112.651	111.122
141	3	55	2	NORTHWEST WISCONSIN	108.115	118.695	100.279	111.730	109.316	100.553
142	7	48	31	AUSTIN, TX	108.173	108.202	111.416	110.622	101.077	109.547
143	2	48	17	LONGVIEW, TX	108.371	101.089	104.762	123.284	109.721	103.000
144	4	24	3	SOUTH + EASTERN SHORE MD	108.465	103.725	114.086	123.006	100.083	101.426
145	10	48	2	NORTHEAST RURAL TEXAS	109.306	112.576	104.400	124.983	101.991	102.582
146	9	6	11	FRESNO, CA	109.917	113.220	106.618	111.573	109.900	108.275
147	2	48	20	BEAUMONT, TX	110.032	101.567	110.699	109.855	119.183	108.856
148	16	9	1	NORTHWEST CONNECTICUT	110.088	102.061	118.782	116.237	102.866	110.496
149	1	48	22	WACO, TX	110.249	110.807	103.427	116.789	118.593	101.627
150	7	6	6	SAN JOSE, CA	110.288	91.029	115.331	125.741	102.264	117.074
151	70	34	1	NORTHERN NJ	110.357	101.671	121.973	120.205	94.381	113.558
152	67	42	2	PA METRO NOT PHILLY OR PITTS	110.385	107.043	114.050	111.371	109.584	109.875
153	4	24	2	WESTERN MD	110.464	114.946	114.726	113.223	107.360	102.066
154	20	6	7	OAKLAND-BERKELEY, CAL	110.550	102.064	111.991	120.020	104.977	113.697
155	21	5	1	ARKANSAS	110.900	124.114	98.167	108.003	121.640	102.577
156	1	22	7	ALEXANDRIA, LA	111.112	126.590	95.213	114.421	117.243	102.094
157	14	6	5	SAN FRANCISCO	111.261	92.891	114.254	122.089	111.099	115.971
158	22	42	4	RURAL PENNSYLVANIA	111.328	113.612	107.351	120.375	112.009	103.293
159	12	6	17	VENTURA, CA	111.532	116.360	114.500	110.142	100.452	116.206
160	11	22	50	RURAL LA	111.714	118.342	93.286	137.303	109.623	100.016

TABLE 11 CONTINUED

MEDICARE PREVAILING CHARGES[a] RELATIVE TO THE ESTIMATED COSTS OF PHYSICIAN PRACTICES

SEQ	#	ST	LOC	NAME	AVG	OPTION1	PBD	SIC 801	PERM	EQUAL
161	4	10	1	DELAWARE	111.763	107.720	116.301	113.204	112.254	109.336
162	4	55	9	JANESVILLE, WIS	111.848	118.066	107.288	122.551	103.753	107.580
163	9	36	8	POUGHKEEPSIE, NY	111.880	113.529	115.197	126.611	96.624	107.440
164	35	25	2	MASSACHUSETTS SUBURBAN/RURAL	111.971	109.182	118.654	120.439	101.338	110.240
165	8	6	15	SOUTHEASTERN CA	112.960	122.216	110.919	114.717	104.339	112.608
166	1	19	6	NORTHWEST IOWA	113.161	110.277	88.270	171.823	100.989	94.444
167	10	6	3	MARIN-NAPA, CA	113.321	100.218	114.011	135.624	100.988	115.761
168	52	24	1	BALTIMORE, ETC.	113.407	101.284	126.621	124.083	101.890	113.157
169	4	48	27	TYLER, TX	113.435	114.425	114.754	104.935	120.262	112.797
170	3	48	12	DENTON, TX	113.623	119.550	111.262	132.150	95.767	109.385
171	2	48	9	BRAZORIA, TX	113.919	112.509	109.502	137.951	102.004	107.630
172	20	6	4	SACRAMENTO	113.923	113.967	110.125	122.618	111.076	111.830
173	1	53	3	SPOKANE + RICHLAND, WASH	113.943	104.040	101.092	160.828	103.880	99.874
174	23	42	3	SMALL URBANS PENNSYLVANIA	114.078	116.955	112.758	115.243	116.836	108.551
175	9	48	4	WESTERN RURAL TEXAS	114.088	118.768	101.777	126.760	123.157	99.978
176	25	6	26	ORANGE COUNTY CALIFORNIA	114.263	109.516	120.142	118.405	101.319	121.933
177	4	48	19	MCALLEN, TX	114.291	141.903	98.596	118.222	115.821	96.915
178	14	48	7	SAN ANTONIO	114.323	120.086	112.038	105.660	123.658	110.174
179	10	48	3	SOUTHEAST RURAL TEXAS	114.597	121.195	109.699	131.661	102.621	107.810
180	1	17	13	SOUTHEAST ILL	115.078	101.522	93.823	167.207	115.099	97.739
181	2	48	34	WICHITA FALLS, TX	115.189	100.886	108.087	140.021	120.765	106.188
182	3	6	8	STOCKTON, CA	115.466	118.415	109.781	124.492	113.151	111.490
183	2	48	10	BROWNSVILLE, TX	115.483	141.745	103.126	111.152	120.040	101.352
184	20	6	28	SAN DIEGO	116.035	117.069	115.757	125.585	104.238	117.527
185	7	32	99	RURAL NEVADA	116.105	116.764	127.044	108.323	106.170	122.225
186	7	6	10	MERCED, CA	116.593	120.485	112.690	114.604	120.748	114.437
187	6	6	12	MONTEREY, CA	116.880	113.716	113.557	140.098	101.701	115.327
188	8	6	1	NORTH COASTAL CA	116.883	118.476	111.743	129.701	111.003	113.491
189	11	9	2	SOUTHWEST CONN	116.978	99.768	134.141	128.379	97.659	124.941
190	4	6	14	BAKERSFIELD, CA	117.086	121.154	111.907	119.167	119.570	113.630
191	10	6	16	SANTA BARBARA, CA	117.193	117.598	117.081	118.881	113.509	118.895
192	34	25	1	MASSACHUSETTS URBAN	117.476	112.455	125.795	127.246	104.944	116.942
193	2	48	15	GALVESTON, TX	117.765	112.590	119.455	126.081	113.213	117.486
194	4	48	24	CORPUS CHRISTI, TX	118.060	116.611	115.458	122.667	122.045	113.521
195	8	2	1	ALASKA	118.363	118.056	115.589	127.031	95.840	135.300
196	6	6	27	RIVERSIDE, CA	118.471	122.809	116.836	122.603	111.376	118.680
197	5	6	13	KINGS-TULARE, CA	118.646	126.439	109.876	122.390	122.919	111.605
198	15	44	1	RHODE ISLAND	119.046	121.664	116.625	128.583	111.721	116.637
199	13	15	1	HAWAII	119.877	120.278	117.765	135.150	104.854	121.340
200	6	48	14	EL PASO, EX	120.097	137.987	110.995	113.817	128.571	109.118

TABLE 11 CONTINUED

MEDICARE PREVAILING CHARGES[a] RELATIVE TO THE ESTIMATED COSTS OF PHYSICIAN PRACTICES

SEQ	#	ST	LOC	NAME	AVG	OPTION1	PBD	SIC 801	PERM	EQUAL
201	108	6	18	LA: 8 LOCALITIES COMBINED	121.199	114.909	123.302	123.991	118.628	125.165
202	10	6	2	NORTHEAST RURAL CA	121.410	131.031	113.342	127.430	120.102	115.146
203	18	11	1	DC	121.585	105.204	134.898	132.303	114.636	120.882
204	1	48	25	ORANGE, TX	122.441	120.111	118.258	128.259	129.338	116.239
205	63	36	7	NYC SUBURBS/LI	122.589	111.133	135.452	139.151	100.504	126.703
206	23	12	4	MIAMI	123.126	120.882	130.483	122.404	120.138	121.725
207	18	42	1	PHILADELPHIA/PITTSBURGH	123.960	118.489	125.787	122.948	131.469	121.206
208	12	36	5	QUEENS, NY	132.540	122.318	138.708	154.283	117.703	129.689
209	36	36	6	MANHATTAN	135.763	118.722	163.074	148.250	96.061	152.708
210	1	48	33	LAREDO, TX	137.683	168.937	121.488	151.104	127.544	119.344

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[a] PREVAILING CHARGE INDEX BY LOCALITIES BASED ON PROCEDURES REPORTED BY MORE THAN 100 LOCALITITES IN THE FEE SCREEN YEAR 1984 PREVAILING CHARGE DIRECTORY WEIGHTED BY TOTAL PART B APPROVED CHARGES BY TYPE OF SERVICE

[b] NUMBER OF OBSERVATIONS FROM THE PPCIS USED IN DEVELOPING THE COST INDEX

[c] AVERAGE WITH RESPECT TO THE FIVE RATIOS

[d] RELATIVE EARNINGS BASED ON PER CAPITA INCOME BY COUNTY

[e] RELATIVE EARNINGS BASED ON PHYSICIAN PLACEMENT BUREAU DATA BY STATE AND SPECIALTY

[f] RELATIVE EARNINGS BASED ON WAGES IN THE OFFICES OF PHYSICIANS AND SURGEONS

[g] RELATIVE EARNINGS BASED ON "PERMANENT INCOME"--MONTHLY COSTS OF OWNER OCCUPIED DWELLINGS

[h] RELATIVE EARNINGS EQUAL ACROSS ALL AREAS

TABLE 12

LOCALITIES WITH UNMATCHED RELATIVE PRACTICE COSTS AND PREVAILING CHARGES

LOCALITIES WITH ARGUABLY DEFICIENT PREVAILING CHARGES

		COST INDEX		
LOCALITY NAME	PREVNDX	MAX	MIN	%DIF
17 15 JOLIET, ILL	97.898	131.523	102.289	4.5
55 11 MADISON, WIS	94.497	111.472	95.618	1.2
37 94 URBAN NORTH CAROLINA	92.884	99.349	94.326	1.6
38 1 NORTH DAKOTA	92.073	104.815	92.339	0.3
39 10 TOLEDO, OH	91.292	117.566	93.807	2.8
55 8 MILWAKEE SUBURBS	90.833	110.416	95.229	4.8
39 2 CINCINNATI	89.636	102.286	91.182	1.7
39 1 AKRON, OH	89.573	109.952	92.085	2.8
17 9 SPRINGFIELD, ILL	89.437	106.969	99.378	11.1
22 6 LAFAYETTE, LA	89.387	115.916	98.218	9.9
22 3 BATON ROUGE, LA	89.124	106.096	96.149	7.9
39 4 COLUMBUS, OHIO	88.053	107.136	91.647	4.1
56 1 WYOMING	87.952	105.434	88.865	1.0
27 1 MINNEAPOLIS, ST PAUL, MAYO	87.927*	111.768	96.614	9.9
17 5 PEORIA, ILL	86.914	125.050	101.797	17.1
39 6 LIMA, OH	86.379	142.366	87.913	1.8
19 5 DES MOINES, IOWA	85.093	111.989	97.238	14.3
31 1 URBAN NEBRASKA	83.900	104.364	92.502	10.3
8 1 COLORADO	83.639	109.977	85.100	1.7
54 17 WHEELING, WVA	83.179	97.664	87.293	4.9
16 1 SOUTH IDAHO	83.097	98.635	85.439	2.8
46 1 SOUTH DAKOTA	82.780	102.749	83.615	1.0
21 3 RURAL KENTUCKY	82.278	96.874	83.024	0.9
29 4 ST. JOSEPH, MO	82.197	111.986	83.381	1.4
47 1 TENNESSEE	82.190	95.844	83.116	1.1
19 2 NORTHEAST IOWA	82.134	111.753	94.501	15.1
39 8 SPRINGFIELD, OH	81.837	100.081	84.405	3.1
49 1 UTAH	81.416	99.938	82.504	1.3
39 12 LAKE PLAINS, OH	81.360	96.187	86.651	6.5
17 7 QUINCY, ILL	80.900	103.212	88.052	8.8
17 10 CHAMPAIGN, ILL	79.125	103.048	82.918	4.8
45 1 SOUTH CAROLINA	78.718	95.575	78.873	0.2
31 3 SMALL CITIES NEBRASKA	76.683	101.089	80.192	4.6
33 1 NEW HAMPSHIRE	76.485	104.912	77.275	1.0
31 4 VERY RURAL NEBRASKA	76.230	103.517	76.496	0.3
29 3 RURAL EASTERN MISSOURI	76.027	109.439	81.233	6.8
28 1 RURAL MISSISSIPPI	73.823	100.103	78.338	6.1

TABLE 12 CONTINUED

LOCALITIES WITH UNMATCHED RELATIVE PRACTICE COSTS AND PREVAILING CHARGES

LOCALITIES WITH ARGUABLY EXCESSIVE PREVAILING CHARGES

		LOCALITY NAME	PREVNDX	COST INDEX MAX	COST INDEX MIN	%DIF
36	5	QUEENS, NY	137.752	123.553	83.078	10.3
6	18	LA: 8 LOCALITIES COMBINED	132.307	122.155	103.952	7.7
32	99	RURAL NEVADA	128.818*	121.413	100.671	5.7
12	4	MIAMI	125.514	107.768	94.451	14.1
15	1	HAWAII	124.580	120.780	86.475	3.1
6	27	RIVERSIDE, CA	123.477	115.336	98.800	6.6
6	28	SAN DIEGO	122.729	122.117	95.136	0.5
6	16	SANTA BARBARA, CA	122.603	111.589	102.582	9.0
42	1	PHILADELPHIA/PITTSBURGH	120.859	107.447	91.092	11.1
6	15	SOUTHEASTERN CA	118.158	115.360	97.069	2.4
6	14	BAKERSFIELD, CA	117.974	109.899	96.405	6.8
6	10	MERCED, CA	117.958	107.173	97.398	9.1
6	1	NORTH COASTAL CA	115.858	108.282	86.855	6.5
6	2	NORTHEAST RURAL CA	115.537	105.842	90.034	8.4
6	4	SACRAMENTO	115.395	108.082	91.802	6.3
6	8	STOCKTON, CA	114.423	107.814	89.459	5.8
48	15	GALVESTON, TX	113.977*	107.744	88.762	5.5
25	1	MASSACHUSETTS URBAN	113.403	112.883	88.942	0.5
6	13	KINGS-TULARE, CA	113.240	107.528	90.184	5.0
6	11	FRESNO, CA	111.348	108.235	99.307	2.8
44	1	RHODE ISLAND	110.292	102.685	85.538	6.9
42	2	PA METRO NOT PHILLY OR PITT	109.043	107.388	95.193	1.5
48	25	ORANGE, TX	108.860*	97.000	83.310	10.9
48	24	CORPUS CHRISTI, TX	108.206	97.426	87.472	10.0
48	33	LAREDO, TX	108.115*	95.049	65.127	12.1
48	7	SAN ANTONIO	105.938	102.001	84.907	3.7
42	3	SMALL URBANS PENNSYLVANIA	105.659	100.467	89.995	4.9
10	1	DELAWARE	105.045	102.323	90.063	2.6
48	14	EL PASO, TX	103.214	95.291	76.113	7.7
48	9	BRAZORIA, TX	100.677*	100.543	71.146	0.1
55	9	JANESVILLE, WIS	99.545	98.880	81.201	0.7

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* PREVAILING CHARGE INDEX VALUES FOR SOME LOCALITIES ARE BASED ON A SMALL NUMBER OF REPORTED PROCEDURES, POSSIBLY LEADING TO INACCURATE RESULTS. THE ENTRIES INDICATED IN THIS TABLE WERE BASED ON 70 PERCENT OR LESS OF THE WEIGHTED VOLUME FOR ALL PROCEDURES AS FOLLOWS: MINNEAPOLIS, ST PAUL, MAYO-69.6%, RURAL NEVADA-60%, GALVESTON-68%, ORANGE TEXAS-20%, LAREDO TEXAS-20%, BRAZORIA TEXAS-39%.

TABLE 13

COMPARISON OF JIL SYSTEMS OPTION1 COST OF PRACTICE ESTIMATES TO URBAN INSTITUTE GMEI ESTIMATES

RANK	MSA	MSA/RURAL AREA	OPTION1	URBAN
1	7360	SAN FRANCISCO, CA	138.2	122.2
2	5380	NASSAU-SUFFOLK, NY	132.7	128.2
3	5040	MIDLAND, TX	131.6	114.0
4	1163	BRIDGEPORT-STAMFORD-NORWALK	130.2	108.2
5	9902	ALASKA ALL AREAS	129.6	149.2
6	5600	NEW YORK, NY	127.2	114.9
7	0875	BERGEN-PASSAIC, NJ	125.4	115.6
8	8840	WASHINGTON, DC-MD-VA	125.0	125.0
9	6720	RENO, NV	124.6	109.9
10	7400	SAN JOSE, CA	124.2	131.5
11	0360	ANAHEIM-SANTA ANA,CA	121.9	127.8
12	8960	WEST PALM BEACH-BOCA RATON	120.1	101.1
13	3755	KANSAS CITY, KS	119.3	94.2
14	5775	OAKLAND, CA	119.3	120.7
15	3965	LAKE COUNTY, IL	117.8	110.1
16	4480	LOS ANGELES-LONG BEACH, CA	117.6	124.6
17	3360	HOUSTON, TX	117.2	105.3
18	2680	FORT LAUDERDALE-HOLLYWOOD	116.1	100.2
19	7510	SARASOTA, FL	115.9	89.7
20	2160	DETROIT, MI	115.6	119.6
21	3880	LAFAYETTE, LA	115.3	97.5
22	1600	CHICAGO, IL	114.7	109.5
23	7600	SEATTLE, WA	114.0	111.8
24	5015	MIDDLESEX-SOMERSET-HUNTER	114.0	116.0
25	7480	SANTA BARBARA-SANTA MARIA	113.8	118.9
26	5640	NEWARK, NJ	112.6	118.5
27	7120	SALINAS-SEASIDE-MONTEREY,CA	111.9	105.9
28	6120	PEORIA, IL	111.5	105.1
29	6840	ROCHESTER, NY	111.5	115.3
30	9932	NEVADA NON-MSA	111.5	94.4
31	8560	TULSA, OK	111.2	92.2
32	1680	CLEVELAND, OH	110.4	105.6
33	6440	PORTLAND, OR	110.0	101.0
34	0560	ATLANTIC CITY, NJ	109.7	92.7
35	0440	ANN ARBOR, MI	109.6	107.7
36	9040	WICHITA, KS	109.4	99.3
37	6000	OXNARD-VENTURA, CA	109.3	121.4
38	8480	TRENTON, NJ	109.2	110.0
39	2120	DES MOINES, IA	108.9	96.4
40	4120	LAS VEGAS, NV	108.6	110.3

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[a] BASED ON ALL ALASKA OBSERVATIONS

TABLE 13 CONTINUED

COMPARISON OF JIL SYSTEMS OPTION1 COST OF PRACTICE ESTIMATES
TO URBAN INSTITUTE GMEI ESTIMATES

RANK	MSA	MSA/RURAL AREA	OPTION1	URBAN
41	3283	HARTFORD-MIDDLETOWN-NEW B	108.5	108.3
42	1920	DALLAS, TX	107.8	96.8
43	5120	MINNEAPOLIS-ST.PAUL, MN-WI	107.4	107.0
44	9915	HAWAII NON-MSA	107.2	106.5
45	7320	SAN DIEGO, CA	107.1	116.7
46	1123	BOSTON-LOWELL-BROCKTON-LA	107.0	108.5
47	2640	FLINT, MI	106.9	123.2
48	5000	MIAMI-HIALEAH, FL	106.4	109.4
49	0520	ATLANTA, GA	106.2	92.7
50	6460	POUGHKEEPSIE, NY	106.0	121.1
51	5190	MONMOUTH-OCEAN, NJ	105.9	118.6
52	3320	HONOLULU, HI	105.5	107.8
53	7485	SANTA CRUZ, CA	105.3	127.5
54	7880	SPRINGFIELD, IL	105.3	97.4
55	6160	PHILADELPHIA, PA-NJ	105.3	106.5
56	1350	CASPER, WY	105.1	
57	8720	VALLEJO-FAIRFIELD-NAPA, CA	104.9	110.6
58	9909	CONNECTICUT NON-MSA	104.9	96.0
59	5080	MILWAUKEE, WI	104.3	105.1
60	9956	WYOMING NON-MSA	104.2	97.2
61	6280	PITTSBURGH, PA	104.2	101.3
62	6920	SACRAMENTO, CA	104.0	117.3
63	5880	OKLAHOMA CITY, OK	103.8	90.4
64	7500	SANTA ROSA-PETALUMA, CA	103.8	113.0
65	2920	GALVESTON-TEXAS CITY, TX	103.4	115.5
66	0160	ALBANY-SCHENECTADY-TROY,	103.4	108.1
67	6880	ROCKFORD, IL	103.2	100.8
68	2080	DENVER, CO	103.1	107.4
69	3720	KALAMAZOO, MI	103.0	102.7
70	8120	STOCKTON, CA	102.4	101.8
71	5483	NEW HAVEN-WEST HAVEN-WATE	102.4	96.5
72	0840	BEAUMONT-PORT ARTHUR, TX	102.3	98.2
73	1960	DAVENPORT-ROCK ISLAND-MOL	102.2	103.8
74	0240	ALLENTOWN-BETHLEHEM, PA-N	101.9	101.5
75	2840	FRESNO, CA	101.7	103.0
76	1360	CEDAR RAPIDS, IA	101.4	101.3
77	9160	WILMINGTON, DE-NJ-MD	101.4	117.3
78	6960	SAGINAW-BAY CITY-MIDLAND,	101.4	103.6
79	5910	OLYMPIA, WA	101.3	113.7
80	0760	BATON ROUGE, LA	101.3	99.4

TABLE 13 CONTINUED

COMPARISON OF JIL SYSTEMS OPTION1 COST OF PRACTICE ESTIMATES
TO URBAN INSTITUTE GMEI ESTIMATES

RANK	MSA	MSA/RURAL AREA	OPTION1	URBAN
81	8400	TOLEDO, OH	101.2	94.4
82	4040	LANSING-EAST LANSING, MI	101.2	106.2
83	4720	MADISON, WI	101.2	95.2
84	3640	JERSEY CITY, NJ	101.1	102.2
85	0320	AMARILLO, TX	100.9	86.6
86	1280	BUFFALO, NY	100.9	101.9
87	5170	MODESTO, CA	100.8	110.0
88	3850	KOKOMO, IN	100.8	139.0
89	3690	JOLIET, IL	100.7	109.8
90	1720	COLORADO SPRINGS, CO	100.6	96.1
91	2800	FORT WORTH-ARLINGTON, TX	100.5	96.8
92	3480	INDIANAPOLIS, IN	100.5	97.7
93	8440	TOPEKA, KS	100.3	89.1
94	5523	NEW LONDON-NORWICH, CT	100.2	106.8
95	6780	RIVERSIDE-SAN BERNARDINO,	100.1	111.8
96	2700	FORT MYERS, FL	100.0	93.3
97	6680	READING, PA	99.9	102.8
98	3240	HARRISBURG-LEBANON-CARLIS	99.9	99.2
99	7040	ST.LOUIS, MO-IL	99.9	104.0
100	1140	BRADENTON, FL	99.7	90.2
101	1125	BOULDER-LONGMONT, CO	99.7	108.4
102	0680	BAKERSFIELD, CA	99.5	108.6
103	0080	AKRON, OH	99.3	106.7
104	0720	BALTIMORE, MD	99.3	109.0
105	3060	GREELEY, CO	99.2	86.0
106	1040	BLOOMINGTON-NORMAL, IL	99.2	97.0
107	4900	MELBOURNE-TITUSVILLE, FL	99.0	109.3
108	4420	LONGVIEW-MARSHALL, TX	99.0	85.4
109	2670	FORT COLLINS-LOVELAND, CO	98.9	107.6
110	7680	SHREVEPORT, LA	98.8	92.8
111	1640	CINCINNATI, OH-KY-IN	98.7	97.0
112	0640	AUSTIN, TX	98.6	95.5
113	0780	BATTLE CREEK, MI	98.5	95.1
114	5960	ORLANDO, FL	98.4	101.9
115	1480	CHARLESTON, WV	98.4	100.4
116	0040	ABILENE, TX	98.2	86.1
117	9908	COLORADO NON-MSA	98.2	86.3
118	3560	JACKSON, MS	98.2	88.0
119	6200	PHOENIX, AZ	98.0	104.9
120	1150	BREMERTON, WA	98.0	111.5

TABLE 13 CONTINUED

COMPARISON OF JIL SYSTEMS OPTION1 COST OF PRACTICE ESTIMATES
TO URBAN INSTITUTE GMEI ESTIMATES

RANK	MSA	MSA/RURAL AREA	OPTION1	URBAN
121	6760	RICHMOND-PETERSBURG, VA	97.9	88.3
122	3000	GRAND RAPIDS, MI	97.8	101.5
123	5560	NEW ORLEANS, LA	97.8	101.1
124	9080	WICHITA FALLS, TX	97.8	90.0
125	9910	DELAWARE NON-MSA	97.7	82.6
126	8725	VANCOUVER, WA	97.7	96.6
127	2710	FORT PIERCE, FL	97.7	
128	0275	ALTON-GRANITE CITY, IL	97.5	
129	8520	TUCSON, AZ	97.3	100.5
130	8160	SYRACUSE, NY	97.3	102.9
131	1010	BISMARK, ND	97.2	
132	3760	KANSAS CITY, MO	97.0	94.2
133	1000	BIRMINGHAM, AL	96.9	95.1
134	0845	BEAVER COUNTY, PA	96.9	100.8
135	3960	LAKE CHARLES, LA	96.9	91.4
136	5700	NIAGARA FALL, NY	96.8	101.6
137	5950	ORANGE COUNTY, NY	96.7	109.0
138	0960	BINGHAMTON, NY	96.6	119.5
139	2960	GARY-HAMMOND, IN	96.6	98.6
140	5920	OMAHA, NE-IA	96.4	91.6
141	6600	RACINE, WI	96.4	99.2
142	9924	MARYLAND NON-MSA	96.3	100.0
143	3440	HUNTSVILLE, AL	96.1	108.7
144	2335	ELMIRA, NY	96.1	97.5
145	8200	TACOMA, WA	95.7	103.8
146	2985	GRAND FORKS, ND	95.3	
147	9320	YOUNGSTOWN-WARREN, OH	95.2	92.0
148	3120	GREENSBORO-WINSTON-SALEM-	95.2	90.0
149	9904	ARIZONA NON-MSA	95.1	92.5
150	4000	LANCASTER, PA	95.0	95.4
151	1620	CHICO, CA	94.9	98.6
152	2440	EVANSVILLE, IN-KY	94.8	97.3
153	2360	ERIE, PA	94.8	94.0
154	5240	MONTGOMERY, AL	94.8	86.4
155	1880	CORPUS CHRISTI, TX	94.8	90.3
156	6640	RALEIGH-DURHAM, NC	94.7	98.6
157	8280	TAMPA-ST.PETERSBURG-CLEAR	94.6	95.1
158	8640	TYLER, TX	94.5	92.9
159	6403	PORTLAND, ME	94.3	95.8
160	4520	LOUISVILLE, KY-IN	94.3	104.2

TABLE 13 CONTINUED

COMPARISON OF JIL SYSTEMS OPTION1 COST OF PRACTICE ESTIMATES
TO URBAN INSTITUTE GMEI ESTIMATES

RANK	MSA	MSA/RURAL AREA	OPTION1	URBAN
161	1520	CHARLOTTE-GASTONIA-ROCK H	94.3	91.7
162	1320	CANTON, OH	94.3	87.9
163	7620	SHEBOYGAN, WI	94.1	91.1
164	3520	JACKSON, MI	94.1	105.6
165	4280	LEXINGTON-FAYETTE, KY	94.0	92.7
166	9953	WASHINGTON NON-MSA	93.9	99.0
167	7840	SPOKANE, WA	93.7	94.4
168	9000	WHEELING, WV-OH	93.6	80.1
169	3620	JANESVILLE-BELOIT, WI	93.6	82.6
170	6690	REDDING, CA	93.4	109.6
171	1840	COLUMBUS, OH	93.3	94.8
172	3600	JACKSONVILLE, FL	93.3	88.3
173	6740	RICHLAND-KENNEWICK, WA	93.1	113.2
174	2975	GLENS FALLS, NY	93.1	104.7
175	4360	LINCOLN, NE	93.0	97.2
176	6323	PITTSFIELD, MA	92.9	94.6
177	9280	YORK, PA	92.8	98.5
178	4440	LORAIN-ELYRIA, OH	92.8	101.1
179	7610	SHARON,PA	92.8	93.4
180	9912	FLORIDA NON-MSA	92.7	82.4
181	6483	PROVIDENCE-PAWTUCKET-WOON	92.7	98.9
182	2000	DAYTON-SPRINGFIELD, OH	92.5	100.8
183	5720	NORFOLK-VIRGINIA BEACH-NE	92.4	96.8
184	2760	FORT WAYNE, IN	92.3	102.9
185	2285	EAST ST. LOUIS-BELLEVILLE	92.2	
186	9906	CALIFORNIA NON-MSA	92.2	99.6
187	0870	BENTON HARBOR, MI	92.0	101.5
188	3500	IOWA CITY, IA	92.0	98.5
189	3800	KENOSHA, WI	91.9	112.8
190	8780	VISALIA-TULARE-PORTERVILL	91.9	98.1
191	7800	SOUTH BEND-MISHAWAKA, IN	91.9	98.1
192	4320	LIMA, OH	91.8	83.9
193	8680	UTICA-ROME, NY	91.8	100.2
194	3200	HAMILTON-MIDDLETOWN, OH	91.5	91.4
195	8003	SPRINGFIELD,MA	91.5	94.5
196	1145	BRAZORIA, TX	91.4	106.5
197	4600	LUBBOCK, TX	91.3	85.4
198	4763	MANCHESTER-NASHUA, NH	91.3	83.1
199	8240	TALLAHASSEE, FL	91.2	89.6
200	0460	APPLETON-OSHKOSH-NEENAH,	91.1	88.2

TABLE 13 CONTINUED

COMPARISON OF JIL SYSTEMS OPTION1 COST OF PRACTICE ESTIMATES
TO URBAN INSTITUTE GMEI ESTIMATES

RANK	MSA	MSA/RURAL AREA	OPTION1	URBAN
201	5990	OWENSBORO, KY	91.0	
202	2020	DAYTONA BEACH, FL	90.9	90.5
203	9933	NEW HAMPSHIRE NON-MSA	90.9	82.6
204	9944	RHODE ISLAND NON-MSA	90.8	
205	9917	ILLINOIS NON-MSA	90.6	91.6
206	7520	SAVANNAH, GA	90.6	86.6
207	9260	YAKIMA, WA	90.5	86.3
208	0860	BELLINGHAM, WA	90.4	91.1
209	3400	HUNTINGTON-ASHLAND,WV-KY-	90.4	94.7
210	9243	WORCESTER-FITCHBURG-LEOMI	90.3	91.0
211	6453	PORTSMOUTH-DOVER-ROCHESTE	90.3	98.6
212	3980	LAKELAND-WINTER HAVEN, FL	89.8	87.0
213	0880	BILLINGS, MT	89.7	96.4
214	2240	DULUTH, MN-WI	89.7	97.7
215	1540	CHARLOTTESVILLE, VA	89.6	90.5
216	1740	COLUMBIA, MO	89.6	84.0
217	5320	MUSKEGON, MI	89.5	99.6
218	8760	VINELAND-MILLVILLE-BRIDGE	89.5	122.8
219	4680	MACON-WARNER ROBINS, GA	89.2	81.2
220	7000	ST.JOSEPH, MO	89.2	82.7
221	7240	SAN ANTONIO, TX	89.2	88.0
222	3680	JOHNSTOWN, PA	89.2	86.6
223	7080	SALEM, OR	88.9	88.3
224	9916	IDAHO NON-MSA	88.8	85.2
225	9140	WILLIAMSPORT, PA	88.6	85.4
226	6800	ROANOKE, VA	88.6	90.3
227	2400	EUGENE-SPRINGFIELD, OR	88.5	99.3
228	7920	SPRINGFIELD, MO	88.3	82.4
229	9940	OKLAHOMA NON-MSA	88.0	80.0
230	9930	MONTANA NON-MSA	88.0	88.8
231	9925	MASSACHUSETTS NON-MSA	87.8	94.5
232	7640	SHERMAN-DENISON, TX	87.7	91.1
233	2290	EAU CLAIRE, WI	87.6	84.4
234	7560	SCRANTON-WILKES BARRE, PA	87.5	87.3
235	2180	DOTHAN, AL	87.3	
236	9938	NORTH DAKOTA NON-MSA	87.2	80.7
237	0500	ATHENS, GA	87.2	91.2
238	9941	OREGON NON-MSA	87.2	89.9
239	0400	ANDERSON, IN	87.1	93.2
240	9919	IOWA NON-MSA	87.1	82.0

TABLE 13 CONTINUED

COMPARISON OF JIL SYSTEMS OPTION1 COST OF PRACTICE ESTIMATES
TO URBAN INSTITUTE GMEI ESTIMATES

RANK	MSA	MSA/RURAL AREA	OPTION1	URBAN
241	2750	FORT WALTON BEACH, FL	86.9	92.9
242	9936	NEW YORK NON-MSA	86.9	94.6
243	3180	HAGERSTOWN, MD	86.7	79.3
244	7760	SIOUX FALLS, SD	86.7	88.4
245	5280	MUNCIE, IN	86.5	86.7
246	0200	ALBUQUERQUE, NM	86.5	98.4
247	8800	WACO, TX	86.1	87.4
248	3290	HICKORY, NC	86.0	86.7
249	5403	NEW BEDFORD-FALL RIVER-AT	85.8	91.1
250	5160	MOBILE, AL	85.6	88.7
251	0120	ALBANY, GA	85.6	79.0
252	9200	WILMINGTON, NC	85.6	92.6
253	4890	MEDFORD, OR	85.5	100.9
254	6080	PENSACOLA, FL	85.5	98.4
255	0480	ASHEVILLE, NC	85.4	83.4
256	4100	LAS CRUSE, NM	85.3	
257	1800	COLUMBUS, GA-AL	85.3	88.4
258	5790	OCALA, FL	85.1	70.9
259	9942	PENNSYLVANIA NON-MSA	84.9	86.9
260	9920	KANSAS NON-MSA	84.1	78.7
261	9913	GEORGIA NON-MSA	84.1	77.7
262	2900	GAINESVILLE, FL	84.1	93.9
263	9947	TENNESSEE NON-MSA	84.1	85.1
264	9918	INDIANA NON-MSA	83.9	82.5
265	1560	CHATTANOOGA, TN-GA	83.9	87.4
266	4920	MEMPHIS, TN-AR-MS	83.8	89.8
267	3710	JOPLIN, MO	83.5	83.2
268	7160	SALT LAKE CITY-OGDEN, UT	83.4	101.6
269	0280	ALTOONA, PA	83.2	86.9
270	1303	BURLINGTON, VT	83.0	96.7
271	6025	PASCAGOULA, MS	82.7	123.4
272	2650	FLORENCE, AL	82.4	83.3
273	1660	CLARKSVILLE-HOPKINSVILL,	82.0	79.4
274	0733	BANGOR, ME	82.0	76.2
275	9926	MICHIGAN NON-MSA	82.0	95.5
276	6980	ST.CLOUD, MN	81.9	81.9
277	5360	NASHVILLE, TN	81.9	90.6
278	9946	SOUTH DAKOTA NON-MSA	81.9	74.2
279	3605	JACKSONVILLE, NC	81.7	81.5
280	9939	OHIO NON-MSA	81.4	83.1

TABLE 13 CONTINUED

COMPARISON OF JIL SYSTEMS OPTION1 COST OF PRACTICE ESTIMATES
TO URBAN INSTITUTE GMEI ESTIMATES

RANK	MSA	MSA/RURAL AREA	OPTION1	URBAN
281	9955	WISCONSIN NON-MSA	81.4	84.8
282	9935	NEW MEXICO NON-MSA	81.3	86.9
283	3840	KNOXVILLE, TN	81.3	103.9
284	1260	BRYAN-COLLEGE STATION, TX	81.1	94.2
285	4400	LITTLE ROCK-NORTH LITTLE	81.0	90.0
286	8600	TUSCALOOSA, AL	80.9	95.8
287	4243	LEWISTON-AUBURN, ME	80.9	75.3
288	1900	CUMBERLAND,MD-W VA	80.8	101.4
289	9931	NEBRASKA NON-MSA	80.6	75.9
290	8050	STATE COLLEGE,PA	80.5	99.9
291	0600	AUGUSTA, GA-SC	80.3	89.7
292	0405	ANDERSON, SC	80.3	79.7
293	9950	VERMONT NON-MSA	80.3	79.3
294	3160	GREENVILLE-SPARTANBURG, S	80.3	89.1
295	9945	SOUTH CAROLINA NON-MSA	80.2	75.6
296	2880	GADSDEN, AL	80.1	92.2
297	2720	FORT SMITH, AR	80.1	87.4
298	8320	TERRE HAUTE, IN	79.9	76.9
299	1760	COLUMBIA, SC	79.6	89.6
300	1440	CHARLESTON, SC	79.5	92.7
301	9927	MINNESOTA NON-MSA	79.4	84.3
302	9949	UTAH NON-MSA	79.1	88.4
303	4640	LYNCHBURG, VA	79.0	87.3
304	3660	JOHNSON CITY-KINGSPORT-BR	78.8	97.0
305	9921	KENTUCKY NON-MSA	78.2	84.2
306	0450	ANNISTON, AL	78.2	88.7
307	2580	FAYETTEVILLE-SPRINGDALE,	77.9	88.8
308	9923	MAINE NON-MSA	77.9	75.6
309	1020	BLOOMINGTON, IN	77.4	
310	9929	MISSOURI NON-MSA	77.2	76.0
311	2320	EL PASO, TX	76.4	81.5
312	9901	ALABAMA NON-MSA	76.4	80.9
313	0220	ALEXANDRIA, LA	76.4	81.8
314	9948	TEXAS NON-MSA	76.3	77.1
315	9954	WEST VIRGINIA NON-MSA	75.4	84.3
316	9905	ARKANSAS NON-MSA	75.4	74.7
317	9922	LOUISIANA NON-MSA	75.0	81.6
318	9951	VIRGINIA NON-MSA	74.3	84.8
319	9928	MISSISSIPPI NON-MSA	74.0	76.7
320	9937	NORTH CAROLINA NON-MSA	74.0	79.9
321	1240	BROWNSVILLE-HARLINGEN, TX	67.9	84.6
322	1950	DANVILLE, VA	65.8	78.7
323	4880	MCALLEN-EDINBURG-MISSION,	65.4	79.3
324	4080	LAREDO, TX	65.4	81.0

TABLE 14

RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX FOR MSA AND NON-MSA AREAS

RANK	MSA	MSA/RURAL AREA	MEAN	STD	MAX	Q3	MEDIAN	Q1	MIN
		SAMPLE AVERAGE	99.60	3.10	104.42	101.78	99.80	97.31	94.07
1	1950	DANVILLE, VA	70.44	16.61	94.83	83.06	74.25	63.26	36.21
2	4640	LYNCHBURG, VA	75.84	16.22	96.11	85.21	80.46	73.11	39.94
3	9948	TEXAS NON-MSA	79.50	9.18	92.92	89.32	76.51	72.07	65.70
4	4880	MCALLEN-EDINBURG-MISSION,	80.34	10.65	94.03	91.56	77.90	74.48	62.69
5	9922	LOUISIANA NON-MSA	81.30	12.16	101.43	94.44	78.18	73.08	62.90
6	4080	LAREDO, TX	82.19	9.81	95.05	90.57	86.08	72.32	65.13
7	8320	TERRE HAUTE, IN	82.83	8.14	94.86	90.35	81.64	76.81	68.35
8	9950	VERMONT NON-MSA	82.88	15.49	106.29	94.47	85.32	76.75	52.05
9	9937	NORTH CAROLINA NON-MSA	83.02	7.71	93.69	91.39	80.04	75.52	73.37
10	9901	ALABAMA NON-MSA	83.04	9.41	97.01	93.33	78.16	75.31	70.99
11	9920	KANSAS NON-MSA	83.26	6.32	94.69	86.75	84.00	77.81	73.28
12	9905	ARKANSAS NON-MSA	83.42	7.81	95.64	91.47	78.25	77.20	75.37
13	9951	VIRGINIA NON-MSA	83.53	6.23	94.59	88.66	82.14	77.81	74.25
14	9954	WEST VIRGINIA NON-MSA	83.79	8.34	96.30	93.01	79.53	76.53	73.89
15	1240	BROWNSVILLE-HARLINGEN, TX	83.89	9.01	94.96	92.38	85.52	78.53	67.90
16	2880	GADSDEN, AL	84.41	10.20	99.92	94.45	82.33	77.58	66.48
17	9940	OKLAHOMA NON-MSA	84.55	5.57	94.05	90.02	83.01	79.50	76.36
18	9923	MAINE NON-MSA	84.64	7.28	96.08	92.43	81.53	78.01	75.26
19	9928	MISSISSIPPI NON-MSA	84.72	9.20	98.93	93.91	80.43	76.29	74.01
20	1900	CUMBERLAND,MD-W VA	84.81	5.43	97.23	86.44	83.46	81.18	78.32
21	1660	CLARKSVILLE-HOPKINSVILL,	85.16	7.12	95.18	93.09	83.01	79.80	73.20
22	9921	KENTUCKY NON-MSA	85.40	5.92	94.29	91.82	81.91	80.75	78.18
23	2650	FLORENCE, AL	85.46	8.07	97.71	93.81	82.52	77.77	75.60
24	1440	CHARLESTON, SC	85.46	8.66	98.14	93.75	85.06	76.94	70.02
25	9919	IOWA NON-MSA	85.58	11.58	101.00	94.53	89.31	84.68	61.82
26	6740	RICHLAND-KENNEWICK, WA	85.95	14.06	99.19	95.18	90.99	85.91	53.42
27	9939	OHIO NON-MSA	86.35	4.90	95.95	91.22	84.99	82.30	78.82
28	9080	WICHITA FALLS, TX	86.40	9.82	101.38	94.32	89.06	79.66	68.13
29	8800	WACO, TX	86.42	5.17	93.73	91.49	87.39	81.09	78.27
30	0450	ANNISTON, AL	86.43	9.62	101.83	96.89	81.22	78.20	74.12
31	9200	WILMINGTON, NC	86.69	6.09	94.80	92.12	86.88	84.13	74.62
32	8050	STATE COLLEGE,PA	86.73	10.24	101.64	94.80	89.32	77.30	65.94
33	0600	AUGUSTA, GA-SC	86.98	6.71	96.71	94.33	84.96	80.33	78.00
34	2580	FAYETTEVILLE-SPRINGDALE,	87.07	7.43	98.56	93.47	87.06	79.24	77.84
35	2320	EL PASO, TX	87.14	7.27	95.29	93.49	90.67	80.21	76.11
36	9929	MISSOURI NON-MSA	87.28	10.87	107.31	93.83	80.47	78.73	76.37
37	9945	SOUTH CAROLINA NON-MSA	87.30	5.77	94.61	93.76	84.90	83.34	79.26
38	9935	NEW MEXICO NON-MSA	87.34	8.65	101.31	96.38	85.97	81.17	72.66
39	9927	MINNESOTA NON-MSA	87.40	5.99	96.90	94.02	85.91	82.63	78.54
40	9942	PENNSYLVANIA NON-MSA	87.49	7.07	100.17	93.25	89.51	83.29	74.41

TABLE 14 CONTINUED

RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX FOR MSA AND NON-MSA AREAS

RANK	MSA	MSA/RURAL AREA	MEAN	STD	MAX	Q3	MEDIAN	Q1	MIN
41	3660	JOHNSON CITY-KINGSPORT-BR	87.50	5.95	95.26	93.35	87.85	82.10	78.62
42	9955	WISCONSIN NON-MSA	87.73	5.88	95.13	92.82	90.24	81.94	77.09
43	3160	GREENVILLE-SPARTANBURG, S	87.77	5.91	96.02	94.20	85.45	82.62	79.32
44	9953	WASHINGTON NON-MSA	87.97	9.09	98.41	94.62	91.64	81.64	69.49
45	0280	ALTOONA, PA	87.99	6.40	100.01	94.50	86.38	83.02	78.27
46	3840	KNOXVILLE, TN	88.01	5.41	94.96	93.74	88.30	82.37	80.35
47	6800	ROANOKE, VA	88.04	6.63	98.13	92.35	89.52	85.74	73.39
48	9918	INDIANA NON-MSA	88.32	5.09	95.41	94.10	87.60	84.09	79.61
49	9949	UTAH NON-MSA	88.65	6.06	98.39	94.97	86.99	83.30	79.15
50	9946	SOUTH DAKOTA NON-MSA	88.65	8.11	101.33	94.05	90.81	82.79	74.15
51	0220	ALEXANDRIA, LA	88.78	8.50	104.11	97.38	85.86	82.20	76.30
52	3605	JACKSONVILLE, NC	88.88	8.16	101.98	94.39	90.62	82.86	73.37
53	1303	BURLINGTON, VT	88.88	11.09	109.00	96.10	88.31	81.00	70.53
54	9947	TENNESSEE NON-MSA	88.91	5.40	96.34	94.20	90.65	83.63	80.36
55	9931	NEBRASKA NON-MSA	89.04	6.50	102.80	94.56	87.55	83.75	79.27
56	1760	COLUMBIA, SC	89.10	5.50	96.69	94.79	88.03	85.37	79.58
57	4243	LEWISTON-AUBURN, ME	89.34	5.46	97.40	94.15	90.33	83.59	80.91
58	9916	IDAHO NON-MSA	89.48	5.67	97.87	95.13	88.65	83.76	81.59
59	9930	MONTANA NON-MSA	89.54	7.10	98.10	94.99	91.51	87.36	74.91
60	4100	LAS CRUSE, NM	89.58	7.42	101.54	96.84	88.46	82.47	78.55
61	2750	FORT WALTON BEACH, FL	89.66	5.28	97.95	94.08	90.13	86.25	81.01
62	0400	ANDERSON, IN	89.75	5.26	97.05	94.62	89.36	87.22	79.35
63	1145	BRAZORIA, TX	89.76	8.54	100.54	95.09	91.95	89.89	71.15
64	9925	MASSACHUSETTS NON-MSA	89.82	5.33	98.99	94.75	90.84	87.16	79.64
65	9924	MARYLAND NON-MSA	89.83	7.09	99.90	96.02	91.81	83.78	77.45
66	3980	LAKELAND-WINTER HAVEN, FL	90.04	5.51	100.65	93.03	89.81	86.59	79.20
67	8600	TUSCALOOSA, AL	90.07	7.18	101.70	96.89	89.97	83.37	78.56
68	3710	JOPLIN, MO	90.13	13.28	114.26	96.84	89.80	81.17	68.68
69	1260	BRYAN-COLLEGE STATION, TX	90.24	8.79	103.44	96.48	93.44	80.99	76.41
70	4420	LONGVIEW-MARSHALL, TX	90.30	6.46	98.96	94.87	92.46	87.20	76.62
71	9926	MICHIGAN NON-MSA	90.39	8.06	103.29	98.48	89.87	82.43	77.58
72	0405	ANDERSON, SC	90.43	5.93	97.76	95.96	92.90	85.70	80.26
73	7640	SHERMAN-DENISON, TX	90.44	4.84	96.24	94.42	91.98	87.72	79.88
74	7800	SOUTH BEND-MISHAWAKA, IN	90.47	4.59	95.93	94.83	91.89	86.66	82.52
75	1540	CHARLOTTESVILLE, VA	90.47	15.22	113.61	100.46	92.83	84.57	58.47
76	9936	NEW YORK NON-MSA	90.78	6.66	103.02	95.30	91.67	85.93	78.75
77	9913	GEORGIA NON-MSA	90.81	5.72	98.11	96.14	92.90	84.58	81.26
78	9908	COLORADO NON-MSA	90.87	10.37	105.45	99.70	94.09	82.21	73.00
79	1020	BLOOMINGTON, IN	90.94	6.94	98.34	96.34	94.95	86.42	77.27
80	5360	NASHVILLE, TN	90.99	5.93	101.35	95.01	90.23	84.40	81.80

TABLE 14 CONTINUED

RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX FOR MSA AND NON-MSA AREAS

RANK	MSA	MSA/RURAL AREA	MEAN	STD	MAX	Q3	MEDIAN	Q1	MIN
81	1560	CHATTANOOGA, TN-GA	91.03	5.80	96.35	95.77	95.34	84.18	83.06
82	3290	HICKORY, NC	91.04	4.57	96.50	95.24	93.12	86.56	81.60
83	6025	PASCAGOULA, MS	91.06	7.71	103.49	98.65	89.47	83.59	78.96
84	9941	OREGON NON-MSA	91.14	8.50	106.85	98.14	89.84	85.56	77.10
85	0480	ASHEVILLE, NC	91.17	4.45	95.99	94.96	93.98	85.95	84.86
86	9944	RHODE ISLAND NON-MSA	91.21	9.15	102.95	97.66	93.44	91.12	71.86
87	6453	PORTSMOUTH-DOVER-ROCHESTE	91.26	9.38	104.81	95.81	93.39	90.37	72.73
88	6080	PENSACOLA, FL	91.45	4.36	100.17	92.66	91.09	88.47	84.74
89	5160	MOBILE, AL	91.47	5.63	99.96	96.39	90.58	85.65	84.91
90	7160	SALT LAKE CITY-OGDEN, UT	91.52	5.92	100.45	97.46	90.72	86.10	83.20
91	9000	WHEELING, WV-OH	91.56	4.60	97.52	94.89	93.16	90.71	81.38
92	9243	WORCESTER-FITCHBURG-LEOMI	91.93	5.98	102.02	96.66	92.55	88.16	80.32
93	3180	HAGERSTOWN, MD	92.06	4.14	99.13	96.23	91.53	88.46	84.52
94	8760	VINELAND-MILLVILLE-BRIDGE	92.10	3.84	99.86	95.89	91.96	89.27	85.85
95	1150	BREMERTON, WA	92.14	10.43	103.96	98.38	95.73	92.01	68.14
96	3400	HUNTINGTON-ASHLAND,WV-KY-	92.17	4.14	98.16	95.14	93.13	90.31	83.17
97	4520	LOUISVILLE, KY-IN	92.27	5.08	99.32	95.50	93.91	88.72	81.99
98	4000	LANCASTER, PA	92.33	5.66	100.78	95.87	94.10	90.32	80.44
99	5280	MUNCIE, IN	92.36	8.00	104.08	97.98	95.33	86.38	78.23
100	6323	PITTSFIELD, MA	92.37	4.74	99.50	95.92	93.58	89.09	83.21
101	2240	DULUTH, MN-WI	92.41	3.24	97.64	96.05	90.64	89.67	88.15
102	9917	ILLINOIS NON-MSA	92.41	6.71	103.01	98.42	93.45	90.30	79.48
103	9260	YAKIMA, WA	92.54	4.24	99.80	96.32	91.41	88.97	85.63
104	4920	MEMPHIS, TN-AR-MS	92.60	5.89	98.94	97.45	96.59	85.85	83.76
105	9933	NEW HAMPSHIRE NON-MSA	92.62	7.89	105.78	98.43	93.25	90.57	76.82
106	4400	LITTLE ROCK-NORTH LITTLE	92.64	9.01	104.59	101.19	95.47	81.91	80.89
107	1880	CORPUS CHRISTI, TX	92.69	3.13	97.43	95.38	94.13	89.31	87.47
108	4890	MEDFORD, OR	92.84	7.85	107.18	98.63	90.89	85.70	83.28
109	0880	BILLINGS, MT	92.87	3.75	99.00	96.52	92.86	89.39	86.43
110	0720	BALTIMORE, MD	92.99	6.23	103.01	98.00	94.55	86.54	82.70
111	9910	DELAWARE NON-MSA	93.03	4.11	100.32	96.26	93.22	89.22	86.11
112	5700	NIAGARA FALL, NY	93.03	7.27	103.22	97.93	94.98	92.22	77.06
113	5403	NEW BEDFORD-FALL RIVER-AT	93.13	5.01	102.91	97.89	91.27	89.38	85.67
114	7240	SAN ANTONIO, TX	93.21	4.28	98.97	96.75	95.06	88.99	85.04
115	2760	FORT WAYNE, IN	93.24	3.51	96.80	95.87	94.32	92.31	85.13
116	9904	ARIZONA NON-MSA	93.30	7.35	99.98	98.92	96.01	92.11	76.70
117	0040	ABILENE, TX	93.39	4.74	100.52	96.26	94.23	92.06	82.90
118	9912	FLORIDA NON-MSA	93.40	3.00	99.75	92.80	92.21	91.50	90.89
119	9280	YORK, PA	93.42	3.78	100.63	96.41	92.92	92.14	85.80
120	5990	OWENSBORO, KY	93.53	7.98	108.51	98.38	94.06	89.99	79.04

TABLE 14 CONTINUED

RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX FOR MSA AND NON-MSA AREAS

RANK	MSA	MSA/RURAL AREA	MEAN	STD	MAX	Q3	MEDIAN	Q1	MIN
121	7560	SCRANTON-WILKES BARRE, PA	93.60	3.57	99.41	96.58	93.96	90.88	87.06
122	4763	MANCHESTER-NASHUA, NH	93.67	5.94	104.06	96.67	94.05	91.62	82.70
123	0120	ALBANY, GA	93.68	5.70	101.02	98.16	95.81	87.50	83.53
124	2670	FORT COLLINS-LOVELAND, CO	93.69	9.01	107.50	101.71	95.42	83.91	80.89
125	1800	COLUMBUS, GA-AL	93.73	7.34	105.05	98.81	95.85	86.17	82.62
126	8680	UTICA-ROME, NY	93.80	4.38	104.03	95.86	93.05	91.11	85.78
127	2020	DAYTONA BEACH, FL	93.85	3.78	101.44	95.85	93.23	90.95	87.71
128	7520	SAVANNAH, GA	93.93	3.13	97.94	97.12	94.43	90.47	89.60
129	0870	BENTON HARBOR, MI	93.93	5.27	101.88	98.58	93.28	91.70	84.48
130	7080	SALEM, OR	94.01	8.96	109.15	101.21	95.33	87.71	77.53
131	5790	OCALA, FL	94.14	6.33	102.23	100.91	94.05	88.76	84.64
132	4360	LINCOLN, NE	94.21	6.36	103.26	98.00	94.49	93.19	82.48
133	2000	DAYTON-SPRINGFIELD, OH	94.23	3.10	100.01	96.39	94.66	92.01	87.81
134	0320	AMARILLO, TX	94.25	10.19	105.51	101.57	97.03	94.20	72.84
135	0200	ALBUQUERQUE, NM	94.35	5.51	103.29	98.55	94.61	90.27	85.17
136	6403	PORTLAND, ME	94.37	3.61	98.96	96.83	95.64	94.11	86.47
137	7620	SHEBOYGAN, WI	94.40	1.75	97.27	95.79	94.59	93.28	90.05
138	8003	SPRINGFIELD,MA	94.45	2.85	99.43	96.99	94.46	91.95	89.18
139	0733	BANGOR, ME	94.49	7.31	107.44	100.47	95.11	88.04	81.76
140	2180	DOTHAN, AL	94.51	8.82	106.65	102.39	98.21	84.71	79.85
141	5560	NEW ORLEANS, LA	94.64	7.22	105.46	99.53	95.65	91.50	79.77
142	1125	BOULDER-LONGMONT, CO	94.70	9.41	110.11	103.00	96.65	84.55	81.24
143	0960	BINGHAMTON, NY	94.72	5.07	104.57	97.80	95.72	91.53	84.26
144	5720	NORFOLK-VIRGINIA BEACH-NE	94.74	4.24	103.12	97.60	92.93	90.83	90.07
145	3120	GREENSBORO-WINSTON-SALEM-	94.84	2.16	97.45	96.49	95.68	94.44	89.72
146	9938	NORTH DAKOTA NON-MSA	94.86	4.47	103.49	98.32	95.36	89.81	86.80
147	5523	NEW LONDON-NORWICH, CT	94.90	7.12	105.25	100.04	96.08	89.20	81.39
148	0840	BEAUMONT-PORT ARTHUR, TX	94.95	4.98	104.02	96.67	94.76	92.93	86.31
149	4680	MACON-WARNER ROBINS, GA	95.07	4.16	101.60	98.51	96.60	90.56	88.84
150	3440	HUNTSVILLE, AL	95.10	5.21	102.41	98.53	96.37	94.02	83.80
151	3060	GREELEY, CO	95.13	8.51	109.71	103.88	95.59	84.84	83.51
152	0845	BEAVER COUNTY, PA	95.15	3.22	101.34	97.74	94.87	92.14	89.57
153	6483	PROVIDENCE-PAWTUCKET-WOON	95.19	4.37	102.68	98.40	95.78	93.45	86.03
154	8200	TACOMA, WA	95.20	3.95	100.53	98.40	95.82	94.72	86.35
155	1520	CHARLOTTE-GASTONIA-ROCK H	95.23	2.05	97.66	96.86	96.28	93.89	91.15
156	6980	ST.CLOUD, MN	95.26	6.20	102.37	99.12	97.54	95.46	81.95
157	0780	BATTLE CREEK, MI	95.35	5.67	104.71	100.25	97.08	89.70	84.74
158	2400	EUGENE-SPRINGFIELD, OR	95.38	6.64	107.88	99.17	96.02	88.64	86.35
159	1840	COLUMBUS, OH	95.46	2.07	99.03	97.16	95.54	94.17	90.39
160	3960	LAKE CHARLES, LA	95.49	5.68	105.05	98.58	96.67	91.27	85.73

TABLE 14 CONTINUED

RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX FOR MSA AND NON-MSA AREAS

RANK	MSA	MSA/RURAL AREA	MEAN	STD	MAX	Q3	MEDIAN	Q1	MIN
161	5240	MONTGOMERY, AL	95.54	3.92	100.89	97.44	96.16	94.94	88.26
162	7840	SPOKANE, WA	95.61	3.19	101.69	97.61	96.21	93.60	90.05
163	6640	RALEIGH-DURHAM, NC	95.61	2.99	100.51	97.63	96.14	94.76	89.50
164	5880	OKLAHOMA CITY, OK	95.63	6.75	105.94	100.78	97.30	88.35	86.54
165	7920	SPRINGFIELD, MO	95.65	8.18	110.96	98.31	96.11	88.27	84.09
166	3640	JERSEY CITY, NJ	95.65	9.39	109.54	102.75	98.15	89.16	76.50
167	9909	CONNECTICUT NON-MSA	95.69	9.93	110.08	104.00	96.00	88.52	77.57
168	5320	MUSKEGON, MI	95.75	5.83	104.19	100.57	98.00	90.09	84.73
169	2800	FORT WORTH-ARLINGTON, TX	95.89	2.77	101.73	96.91	95.39	94.21	91.42
170	1480	CHARLESTON, WV	95.93	3.62	100.38	98.25	96.95	94.67	88.26
171	9956	WYOMING NON-MSA	96.01	6.55	104.82	102.49	96.75	88.65	87.10
172	3200	HAMILTON-MIDDLETOWN, OH	96.03	2.64	100.73	98.17	96.32	93.75	91.11
173	3520	JACKSON, MI	96.18	4.73	104.60	101.05	96.99	93.76	87.84
174	4440	LORAIN-ELYRIA, OH	96.23	2.35	100.42	98.24	96.33	94.52	91.12
175	3600	JACKSONVILLE, FL	96.33	2.97	101.61	99.45	94.93	94.03	92.39
176	0860	BELLINGHAM, WA	96.35	2.89	100.98	98.58	96.45	94.59	90.32
177	4600	LUBBOCK, TX	96.44	3.50	103.79	98.46	95.82	93.80	91.00
178	4280	LEXINGTON-FAYETTE, KY	96.44	2.11	101.06	97.94	96.21	95.13	93.13
179	1320	CANTON, OH	96.49	4.67	106.79	99.71	95.57	93.26	88.74
180	0275	ALTON-GRANITE CITY, IL	96.50	4.32	104.50	99.74	97.30	92.34	89.63
181	8725	VANCOUVER, WA	96.54	4.47	102.79	99.73	97.31	95.83	86.48
182	3620	JANESVILLE-BELOIT, WI	96.56	2.51	101.78	98.37	96.54	94.49	92.18
183	8640	TYLER, TX	96.71	4.75	106.57	99.56	97.08	93.31	87.57
184	3800	KENOSHA, WI	96.76	2.29	100.57	98.69	97.16	94.97	91.34
185	0460	APPLETON-OSHKOSH-NEENAH,	96.77	2.70	102.17	98.51	97.17	94.53	91.05
186	7610	SHARON,PA	96.78	4.68	105.82	100.79	95.98	92.92	88.79
187	6760	RICHMOND-PETERSBURG, VA	97.01	3.42	102.62	99.41	97.76	95.94	90.01
188	1720	COLORADO SPRINGS, CO	97.07	7.49	110.11	104.42	96.91	89.98	85.14
189	9320	YOUNGSTOWN-WARREN, OH	97.08	3.86	104.48	99.56	96.86	94.00	90.54
190	1640	CINCINNATI, OH-KY-IN	97.09	2.55	101.74	99.09	97.23	94.99	91.70
191	5920	OMAHA, NE-IA	97.16	3.80	104.94	99.76	97.18	94.36	90.16
192	7000	ST.JOSEPH, MO	97.19	8.70	111.99	103.43	97.48	89.87	83.38
193	9040	WICHITA, KS	97.33	7.10	111.97	100.43	95.29	91.48	88.75
194	8440	TOPEKA, KS	97.43	4.42	103.85	100.64	98.75	94.24	88.44
195	7680	SHREVEPORT, LA	97.51	7.63	105.76	102.78	100.27	96.59	81.52
196	2960	GARY-HAMMOND, IN	97.55	3.18	103.18	99.13	97.89	96.52	91.05
197	8780	VISALIA-TULARE-PORTERVILL	97.80	5.22	107.90	102.11	97.01	92.85	90.31
198	2290	EAU CLAIRE, WI	97.95	5.29	106.70	101.07	98.48	97.20	87.57
199	2285	EAST ST. LOUIS-BELLEVILLE	98.02	4.64	105.65	101.78	99.29	93.51	90.06
200	9906	CALIFORNIA NON-MSA	98.06	6.07	105.75	103.08	100.83	91.75	86.69

TABLE 14 CONTINUED

RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX FOR MSA AND NON-MSA AREAS

RANK	MSA	MSA/RURAL AREA	MEAN	STD	MAX	Q3	MEDIAN	Q1	MIN
201	9160	WILMINGTON, DE-NJ-MD	98.07	3.47	104.24	100.46	98.83	95.43	91.85
202	0500	ATHENS, GA	98.09	7.67	114.85	102.66	96.68	92.26	86.24
203	3480	INDIANAPOLIS, IN	98.10	4.53	103.98	102.74	98.45	95.69	88.39
204	3240	HARRISBURG-LEBANON-CARLIS	98.13	2.20	102.52	99.78	97.78	96.34	94.31
205	2900	GAINESVILLE, FL	98.13	7.54	108.15	104.31	101.17	93.22	83.82
206	3560	JACKSON, MS	98.26	3.12	103.67	100.76	98.58	96.88	92.38
207	2920	GALVESTON-TEXAS CITY, TX	98.33	4.92	107.74	101.75	99.04	95.27	88.76
208	2440	EVANSVILLE, IN-KY	98.35	6.15	111.77	100.11	97.14	94.59	89.84
209	1960	DAVENPORT-ROCK ISLAND-MOL	98.63	5.12	104.75	102.33	99.61	96.49	88.09
210	1140	BRADENTON, FL	98.66	3.02	103.20	101.52	99.30	95.68	93.08
211	8280	TAMPA-ST.PETERSBURG-CLEAR	98.68	6.35	111.34	103.12	96.27	93.96	90.73
212	4900	MELBOURNE-TITUSVILLE, FL	98.71	5.53	108.54	103.20	99.03	94.34	88.90
213	1280	BUFFALO, NY	98.80	4.67	106.24	102.45	98.77	94.95	89.94
214	7040	ST.LOUIS, MO-IL	98.81	7.26	112.44	102.25	97.53	95.05	87.20
215	3850	KOKOMO, IN	98.90	7.57	112.76	103.67	99.44	96.13	83.94
216	0520	ATLANTA, GA	99.02	5.28	106.21	104.26	98.13	96.82	89.72
217	2710	FORT PIERCE, FL	99.05	3.16	103.95	102.32	97.80	97.04	94.34
218	7760	SIOUX FALLS, SD	99.07	6.80	110.46	105.47	98.75	94.50	86.71
219	0640	AUSTIN, TX	99.14	3.88	107.41	101.99	97.90	96.07	93.61
220	8240	TALLAHASSEE, FL	99.14	5.28	105.80	103.65	101.17	93.73	90.28
221	5483	NEW HAVEN-WEST HAVEN-WATE	99.16	6.12	109.65	105.61	98.54	92.52	90.52
222	0240	ALLENTOWN-BETHLEHEM, PA-N	99.30	2.30	103.87	101.18	99.36	97.48	94.90
223	8560	TULSA, OK	99.40	8.67	114.41	106.01	97.65	92.21	86.39
224	1350	CASPER, WY	99.43	5.20	106.01	103.71	99.05	98.14	90.11
225	0560	ATLANTIC CITY, NJ	99.43	6.19	112.31	101.68	98.78	93.60	91.93
226	3000	GRAND RAPIDS, MI	99.45	2.79	103.89	100.97	100.50	97.71	92.88
227	5960	ORLANDO, FL	99.54	5.91	111.22	102.94	98.88	94.34	90.77
228	6160	PHILADELPHIA, PA-NJ	99.56	5.19	109.74	104.22	99.36	95.10	90.69
229	2720	FORT SMITH, AR	99.62	16.83	135.40	108.07	95.33	82.47	80.00
230	0080	AKRON, OH	99.73	5.35	111.27	101.68	98.68	95.73	92.84
231	1920	DALLAS, TX	99.78	4.92	110.17	102.13	97.27	95.55	94.90
232	6680	READING, PA	99.82	4.42	108.24	103.51	99.92	96.38	92.55
233	0760	BATON ROUGE, LA	99.83	3.27	106.10	102.09	98.38	96.94	96.15
234	6690	REDDING, CA	99.95	4.15	105.82	103.40	100.53	98.64	91.25
235	2360	ERIE, PA	100.14	5.91	112.75	102.64	97.46	95.57	93.86
236	1000	BIRMINGHAM, AL	100.27	5.77	111.46	104.26	99.95	97.01	91.21
237	3680	JOHNSTOWN, PA	100.42	10.85	124.15	104.57	96.27	90.63	88.79
238	0160	ALBANY-SCHENECTADY-TROY,	100.44	6.06	108.81	105.48	103.12	95.22	88.83
239	8520	TUCSON, AZ	100.49	1.92	103.08	101.75	101.26	99.29	96.92
240	5910	OLYMPIA, WA	100.52	2.10	104.87	102.33	100.15	98.77	97.13

TABLE 14 CONTINUED

RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX FOR MSA AND NON-MSA AREAS

RANK	MSA	MSA/RURAL AREA	MEAN	STD	MAX	Q3	MEDIAN	Q1	MIN
241	7600	SEATTLE, WA	100.55	8.42	117.35	103.98	99.96	96.55	86.59
242	2335	ELMIRA, NY	100.62	4.86	110.08	105.30	98.80	96.88	94.00
243	2975	GLENS FALLS, NY	100.67	4.52	111.57	103.72	100.35	97.14	92.97
244	1040	BLOOMINGTON-NORMAL, IL	100.77	4.43	108.61	104.07	101.52	98.28	91.48
245	3283	HARTFORD-MIDDLETOWN-NEW B	100.83	6.81	112.37	108.36	98.98	94.72	90.75
246	9140	WILLIAMSPORT, PA	100.84	11.19	125.94	104.78	97.21	92.72	87.99
247	2080	DENVER, CO	101.08	7.19	112.48	106.39	102.35	98.96	86.99
248	3760	KANSAS CITY, MO	101.12	8.13	113.81	108.69	100.57	96.28	86.65
249	1010	BISMARK, ND	101.19	3.16	107.42	104.35	99.96	98.59	96.29
250	4040	LANSING-EAST LANSING, MI	101.20	2.11	105.22	102.67	101.43	99.92	96.45
251	2985	GRAND FORKS, ND	101.23	4.41	111.36	105.26	100.86	97.29	95.26
252	5950	ORANGE COUNTY, NY	101.27	9.09	119.93	106.19	99.60	95.50	88.30
253	2700	FORT MYERS, FL	101.41	6.11	114.75	103.93	99.90	97.08	92.66
254	4720	MADISON, WI	101.42	4.74	111.47	103.16	99.44	98.00	95.62
255	1123	BOSTON-LOWELL-BROCKTON-LA	101.45	9.15	117.25	111.77	98.61	91.94	89.54
256	3755	KANSAS CITY, KS	101.50	10.63	121.01	106.71	98.94	92.51	88.98
257	6200	PHOENIX, AZ	101.60	2.36	106.06	103.15	101.77	99.82	97.43
258	5120	MINNEAPOLIS-ST.PAUL, MN-W	101.84	4.76	111.14	105.98	99.98	98.04	95.22
259	6960	SAGINAW-BAY CITY-MIDLAND,	101.85	1.81	105.95	103.22	101.43	100.80	98.19
260	1360	CEDAR RAPIDS, IA	101.94	4.61	111.75	106.06	101.42	97.22	94.50
261	5190	MONMOUTH-OCEAN, NJ	101.95	8.02	116.38	107.73	100.00	94.41	92.29
262	6280	PITTSBURGH, PA	101.98	5.16	110.58	106.59	101.92	96.96	94.04
263	0680	BAKERSFIELD, CA	102.07	3.61	109.90	103.95	102.51	98.89	96.41
264	6440	PORTLAND, OR	102.08	7.05	112.63	108.02	101.85	97.56	88.68
265	3500	IOWA CITY, IA	102.09	6.20	114.76	107.20	101.08	97.20	91.98
266	6600	RACINE, WI	102.13	5.11	114.09	105.58	101.65	98.33	96.05
267	8120	STOCKTON, CA	102.21	3.61	109.46	104.98	102.38	99.15	95.03
268	6840	ROCHESTER, NY	102.24	7.72	115.31	109.20	102.64	95.46	89.61
269	8160	SYRACUSE, NY	102.31	6.80	117.41	107.31	101.67	97.74	89.49
270	1620	CHICO, CA	102.35	4.07	108.38	105.67	103.58	98.51	94.77
271	1680	CLEVELAND, OH	102.37	5.94	114.37	105.86	101.45	97.73	92.86
272	8400	TOLEDO, OH	102.37	7.16	117.57	104.54	100.14	97.42	93.81
273	6920	SACRAMENTO, CA	102.43	4.32	108.17	105.86	103.49	101.59	92.30
274	9915	HAWAII NON-MSA	102.51	9.43	120.89	107.62	102.11	96.61	82.31
275	5000	MIAMI-HIALEAH, FL	102.65	3.64	108.12	105.08	103.39	101.92	94.58
276	6880	ROCKFORD, IL	102.76	1.87	106.27	103.87	102.76	101.24	99.50
277	5040	MIDLAND, TX	102.97	15.21	135.57	100.81	97.62	94.55	87.35
278	5080	MILWAUKEE, WI	103.07	3.70	108.67	106.60	104.39	99.67	97.00
279	8480	TRENTON, NJ	103.39	6.70	112.99	110.65	101.09	99.12	92.86
280	7485	SANTA CRUZ, CA	103.40	11.37	123.66	110.27	104.49	99.78	79.57

TABLE 14 CONTINUED

RANGE OF ESTIMATES FROM 120 PERMUTATIONS OF COST OF PRACTICE INDEX FOR MSA AND NON-MSA AREAS

RANK	MSA	MSA/RURAL AREA	MEAN	STD	MAX	Q3	MEDIAN	Q1	MIN
281	5170	MODESTO, CA	103.47	2.71	107.54	105.88	104.48	101.08	97.89
282	4320	LIMA, OH	103.57	16.01	142.37	106.12	97.93	92.43	87.91
283	8720	VALLEJO-FAIRFIELD-NAPA, C	103.68	8.47	118.60	110.62	104.61	99.86	84.50
284	2840	FRESNO, CA	103.68	2.03	108.70	105.03	103.27	102.15	100.55
285	3320	HONOLULU, HI	103.77	8.93	120.76	107.22	103.68	98.79	87.27
286	7500	SANTA ROSA-PETALUMA, CA	103.83	7.86	119.06	108.88	103.87	100.79	87.04
287	2120	DES MOINES, IA	104.29	4.30	111.99	106.78	104.13	100.38	97.24
288	3690	JOLIET, IL	104.39	6.00	117.39	107.05	102.51	99.96	96.00
289	3880	LAFAYETTE, LA	104.48	5.82	115.92	106.01	101.57	100.73	98.22
290	7510	SARASOTA, FL	104.88	8.25	118.42	113.86	102.53	96.82	94.04
291	2640	FLINT, MI	104.96	3.98	111.67	108.24	105.51	101.92	97.00
292	6780	RIVERSIDE-SAN BERNARDINO,	105.05	3.62	112.92	108.32	104.65	102.16	99.11
293	7120	SALINAS-SEASIDE-MONTEREY,	105.08	7.50	117.52	109.96	107.20	101.09	89.21
294	7880	SPRINGFIELD, IL	105.25	1.84	108.25	106.54	105.30	104.10	101.18
295	6460	POUGHKEEPSIE, NY	105.28	6.28	118.15	110.27	104.66	99.99	95.34
296	5015	MIDDLESEX-SOMERSET-HUNTER	105.64	9.10	119.05	115.80	101.30	98.42	93.38
297	3360	HOUSTON, TX	105.87	8.07	118.45	113.79	101.58	98.80	96.85
298	1740	COLUMBIA, MO	105.91	11.03	124.51	116.45	103.45	99.49	88.91
299	8960	WEST PALM BEACH-BOCA RATO	106.54	7.68	120.61	108.52	106.30	102.23	94.58
300	5640	NEWARK, NJ	106.86	11.37	127.83	116.12	101.26	97.10	93.15
301	8840	WASHINGTON, DC-MD-VA	107.07	14.77	129.97	123.47	100.62	93.57	88.63
302	7320	SAN DIEGO, CA	107.27	6.88	122.12	110.16	106.34	102.98	95.14
303	2160	DETROIT, MI	107.51	4.34	117.53	108.48	106.23	104.73	101.25
304	3720	KALAMAZOO, MI	108.19	6.38	122.33	108.44	106.62	103.68	100.24
305	9932	NEVADA NON-MSA	108.76	7.81	120.73	115.91	110.01	101.33	95.06
306	0875	BERGEN-PASSAIC, NJ	108.79	13.94	128.23	125.03	101.33	96.20	93.42
307	2680	FORT LAUDERDALE-HOLLYWOOD	108.91	6.88	118.18	115.76	109.00	104.37	96.84
308	7480	SANTA BARBARA-SANTA MARIA	108.96	3.97	118.44	111.45	107.71	105.81	103.09
309	5775	OAKLAND, CA	109.35	7.52	124.24	116.70	108.38	103.68	96.31
310	6120	PEORIA, IL	109.36	4.22	115.55	113.23	110.00	104.85	100.60
311	0440	ANN ARBOR, MI	110.56	5.87	122.90	111.90	109.72	105.93	102.47
312	4120	LAS VEGAS, NV	110.57	7.63	120.10	119.17	108.86	104.47	100.28
313	1600	CHICAGO, IL	110.67	4.63	118.52	114.61	110.45	106.69	102.15
314	4480	LOS ANGELES-LONG BEACH, C	110.69	4.90	122.16	114.75	110.07	106.52	103.95
315	1163	BRIDGEPORT-STAMFORD-NORWA	112.60	16.16	135.18	131.09	103.29	99.96	93.04
316	6000	OXNARD-VENTURA, CA	112.96	6.09	126.13	114.13	110.28	108.72	106.24
317	7400	SAN JOSE, CA	113.88	9.39	128.97	123.73	110.19	106.14	100.30
318	7360	SAN FRANCISCO, CA	114.31	14.28	145.13	122.26	111.69	103.79	93.92
319	6720	RENO, NV	114.67	9.52	129.41	123.99	116.02	104.57	99.51
320	5380	NASSAU-SUFFOLK, NY	115.20	15.28	137.08	132.49	108.11	101.28	96.76
321	3965	LAKE COUNTY, IL	115.59	10.15	134.64	120.80	112.47	107.73	102.43
322	0360	ANAHEIM-SANTA ANA,CA	116.21	8.79	132.41	124.38	111.26	109.07	105.86
323	5600	NEW YORK, NY	118.53	19.14	156.73	132.57	108.72	102.96	96.24
324	9902	ALASKA ALL AREAS	127.30	15.71	158.12	130.88	124.98	113.30	104.96

TABLE 15

COUNTIES AND PSEUDO-COUNTIES FROM THE STATE OF CONNECTICUT, CROSS-WALK BETWEEN LOCALITIES AND MSA AREAS, AND PREVAILING CHARGE INDEX VALUES

ID*	COUNTY OR PSEUDO-COUNTY#	MSA/NON-MSA	LOCALITY	POP. WEIGHT	LOCALITY PREVNDX	MSA/NON-MSA PREVNDX
A	FAIRFIELD SC#	BRIDGEPORT	III	11.4	109	117
B	FAIRFIELD SW#	BRIDGEPORT	II	13.8	124	117
C	HARTFORD	HARTFORD	I	26.4	108	106
F	MIDDLESEX	HARTFORD	IV	4.2	95	106
K	TOLLAND NE#	HARTFORD	IV	0.6	95	106
L	TOLLAND NW#	HARTFORD	I	1.7	108	106
D	LITCHFIELD NW#	LITCHFIELD	I	4.9	108	110
E	LITCHFIELD SW#	LITCHFIELD	II	0.7	124	110
G	NEW HAVEN NW#	NEW HAVEN	I	10.8	108	109
H	NEW HAVEN SC#	NEW HAVEN	III	15.7	109	109
I	NEW LONDON NW#	NEW LONDON	I	1.0	108	96
J	NEW LONDON NE#	NEW LONDON	IV	5.7	95	96
M	WYNDHAM	NEW LONDON	IV	3.0	95	96

* IDENTIFIERS ARE KEYED TO THE MAPS IN FIGURES 7 AND 8.

# PSEUDO-COUNTIES IDENTIFIED BY PHYSICIAN PAYMENT REVIEW COMMISSION, 1988.

TABLE 16

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, BY DESCENDING INDEX VALUES

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-001	1	149.84	380	ANCHORAGE, AK
MSA-002	2	141.57	5600	NEW YORK, NY
MSA-003	3	135.47	5380	NASSAU-SUFFOLK, NY
MSA-004	4	132.31	4480	LOS ANGELES-LONG BEACH, CA
MSA-005	5	130.66	360	ANAHEIM-SANTA ANA,CA
MSA-006	6	125.51	5000	MIAMI-HIALEAH, FL
MSA-007	7	124.58	3320	HONOLULU, HI
ST-001	8	124.58	9915	HAWAII NON-MSA
MSA-008	9	124.54	6000	OXNARD-VENTURA, CA
ST-002	10	124.11	9932	NEVADA NON-MSA
MSA-009	11	123.09	7360	SAN FRANCISCO, CA
MSA-010	12	122.73	7320	SAN DIEGO, CA
MSA-011	13	122.60	7480	SANTA BARBARA-SANTA MARIA-LOMP
MSA-012	14	120.99	4120	LAS VEGAS, NV
MSA-013	15	120.95	6780	RIVERSIDE-SAN BERNARDINO,CA
MSA-014	16	120.46	8720	VALLEJO-FAIRFIELD-NAPA, CA
MSA-015	17	119.91	7400	SAN JOSE, CA
MSA-016	18	119.21	5775	OAKLAND, CA
MSA-017	19	118.19	7120	SALINAS-SEASIDE-MONTEREY, CA
MSA-018	20	118.19	7485	SANTA CRUZ, CA
MSA-019	21	117.97	680	BAKERSFIELD, CA
MSA-020	22	117.96	5170	MODESTO, CA
MSA-021	23	117.38	1163	BRIDGEPORT-STAMFORD-NORWALK-DA
ST-003	24	117.11	9906	CALIFORNIA NON-MSA
MSA-022	25	117.00	6720	RENO, NV
MSA-023	26	115.86	7500	SANTA ROSA-PETALUMA, CA
MSA-025	27	115.54	1620	CHICO, CA
MSA-026	28	115.54	9340	YUBA CITY, CA
MSA-024	29	115.54	6690	REDDING, CA
MSA-027	30	115.39	6920	SACRAMENTO, CA
MSA-028	31	114.42	8120	STOCKTON, CA
MSA-033	32	114.30	5345	NAPLES, FLA
MSA-030	33	114.30	2710	FORT PIERCE, FL
MSA-029	34	114.30	2700	FORT MYERS, FL
MSA-031	35	114.30	2680	FORT LAUDERDALE-HOLLYWOOD-POMP
MSA-032	36	114.30	8960	WEST PALM BEACH-BOCA RATON-DEL
MSA-034	37	113.98	2920	GALVESTON-TEXAS CITY, TX
MSA-035	38	113.68	5640	NEWARK, NJ
MSA-038	39	113.67	875	BERGEN-PASSAIC, NJ
MSA-036	40	113.67	5015	MIDDLESEX-SOMERSET-HUNTERDON,

TABLE 16 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, BY DESCENDING INDEX VALUES

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-037	41	113.67	3640	JERSEY CITY, NJ
MSA-039	42	113.24	8780	VISALIA-TULARE-PORTERVILLE, CA
MSA-040	43	113.00	2480	BRISTOL, MA
MSA-041	44	112.77	8003	SPRINGFIELD,MA
MSA-042	45	112.65	440	ANN ARBOR, MI
MSA-043	46	112.07	8840	WASHINGTON, DC-MD-VA
MSA-044	47	111.94	1123	BOSTON-LOWELL-BROCKTON-LAWRENC
MSA-045	48	111.65	2160	DETROIT, MI
MSA-046	49	111.57	6200	PHOENIX, AZ
MSA-047	50	111.35	2840	FRESNO, CA
MSA-048	51	111.24	720	BALTIMORE, MD
MSA-049	52	111.14	6280	PITTSBURGH, PA
MSA-050	53	111.03	1200	BROCKTON, MA
MSA-051	54	110.29	6483	PROVIDENCE-PAWTUCKET-WOONSOCKE
MSA-053	55	110.19	6460	POUGHKEEPSIE, NY
MSA-052	56	110.19	5950	ORANGE COUNTY, NY
ST-004	57	110.09	9909	CONNECTICUT NON-MSA
MSA-054	58	110.05	9243	WORCESTER-FITCHBURG-LEOMINSTER
MSA-055	59	109.67	6323	PITTSFIELD, MA
MSA-056	60	109.62	240	ALLENTOWN-BETHLEHEM, PA-NJ
MSA-057	61	109.04	2360	ERIE, PA
MSA-059	62	109.04	845	BEAVER COUNTY, PA
MSA-058	63	109.04	6680	READING, PA
MSA-060	64	109.04	9140	WILLIAMSPORT, PA
MSA-061	65	108.82	1600	CHICAGO, IL
MSA-062	66	108.61	5483	NEW HAVEN-WEST HAVEN-WATERBURY
MSA-063	67	108.11	4080	LAREDO, TX
MSA-064	68	107.95	8750	VICTORIA, TX
MSA-065	69	107.77	3360	HOUSTON, TX
MSA-066	70	107.75	6160	PHILADELPHIA, PA-NJ
MSA-067	71	107.64	5040	MIDLAND, TX
MSA-068	72	107.51	8480	TRENTON, NJ
MSA-069	73	107.51	5190	MONMOUTH-OCEAN, NJ
MSA-070	74	106.74	1880	CORPUS CHRISTI, TX
MSA-071	75	106.60	7560	SCRANTON-WILKES BARRE, PA
MSA-072	76	106.35	1920	DALLAS, TX
MSA-073	77	106.14	3283	HARTFORD-MIDDLETOWN-NEW BRITAI
ST-005	78	106.08	9925	MASSACHUSETTS NON-MSA
MSA-074	79	105.86	8640	TYLER, TX
MSA-077	80	105.66	8050	STATE COLLEGE,PA

TABLE 16 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, BY DESCENDING INDEX VALUES

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-078	81	105.66	9280	YORK, PA
MSA-076	82	105.66	7610	SHARON,PA
MSA-075	83	105.66	3680	JOHNSTOWN, PA
MSA-079	84	105.30	7240	SAN ANTONIO, TX
ST-006	85	105.05	9910	DELAWARE NON-MSA
MSA-080	86	104.77	840	BEAUMONT-PORT ARTHUR, TX
MSA-081	87	104.33	3240	HARRISBURG-LEBANON-CARLISE, PA
MSA-082	88	103.50	9160	WILMINGTON, DE-NJ-MD
MSA-083	89	103.30	640	AUSTIN, TX
MSA-084	90	103.21	2320	EL PASO, TX
MSA-085	91	102.81	7200	SAN ANGELO, TX
MSA-086	92	102.28	8520	TUCSON, AZ
ST-007	93	101.90	9942	PENNSYLVANIA NON-MSA
MSA-087	94	101.56	560	ATLANTIC CITY, NJ
MSA-088	95	101.56	8760	VINELAND-MILLVILLE-BRIDGETON,
MSA-093	96	101.43	3720	KALAMAZOO, MI
MSA-089	97	101.43	3520	JACKSON, MI
MSA-096	98	101.43	3000	GRAND RAPIDS, MI
MSA-097	99	101.43	870	BENTON HARBOR, MI
MSA-090	100	101.43	5320	MUSKEGON, MI
ST-008	101	101.43	9926	MICHIGAN NON-MSA
MSA-091	102	101.43	780	BATTLE CREEK, MI
MSA-094	103	101.43	6960	SAGINAW-BAY CITY-MIDLAND, MI
MSA-092	104	101.43	4040	LANSING-EAST LANSING, MI
MSA-095	105	101.43	2640	FLINT, MI
MSA-098	106	101.30	4600	LUBBOCK, TX
MSA-099	107	101.15	7600	SEATTLE, WA
MSA-100	108	100.92	5080	MILWAUKEE, WI
MSA-101	109	100.68	1145	BRAZORIA, TX
MSA-102	110	100.33	6080	PENSACOLA, FL
MSA-107	111	100.33	3980	LAKELAND-WINTER HAVEN, FL
MSA-103	112	100.33	4900	MELBOURNE-TITUSVILLE, FL
MSA-108	113	100.33	1140	BRADENTON, FL
MSA-105	114	100.33	2020	DAYTONA BEACH, FL
MSA-104	115	100.33	5960	ORLANDO, FL
MSA-106	116	100.33	7510	SARASOTA, FL
MSA-109	117	100.17	1260	BRYAN-COLLEGE STATION, TX
MSA-110	118	100.14	3600	JACKSONVILLE, FL
MSA-111	119	99.55	3620	JANESVILLE-BELOIT, WI
MSA-112	120	99.49	2900	GAINESVILLE, FL

TABLE 16 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, BY DESCENDING INDEX VALUES

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-113	121	99.45	5910	OLYMPIA, WA
MSA-117	122	99.45	1150	BREMERTON, WA
MSA-116	123	99.45	8200	TACOMA, WA
MSA-118	124	99.45	860	BELLINGHAM, WA
MSA-114	125	99.45	8725	VANCOUVER, WA
MSA-115	126	99.45	9260	YAKIMA, WA
MSA-119	127	99.28	8280	TAMPA-ST.PETERSBURG-CLEARWATER
MSA-121	128	99.28	280	ALTOONA, PA
MSA-120	129	99.28	4000	LANCASTER, PA
ST-009	130	99.19	9912	FLORIDA NON-MSA
MSA-122	131	99.19	8560	TULSA, OK
MSA-123	132	99.13	6440	PORTLAND, OR
MSA-124	133	99.09	3810	KILLEEN-TEMPLE, TX
ST-010	134	98.78	9904	ARIZONA NON-MSA
ST-011	135	98.60	9953	WASHINGTON NON-MSA
MSA-125	136	98.59	5560	NEW ORLEANS, LA
MSA-126	137	98.57	8240	TALLAHASSEE, FL
MSA-127	138	98.42	40	ABILENE, TX
MSA-128	139	98.41	2400	EUGENE-SPRINGFIELD, OR
MSA-130	140	98.15	2800	FORT WORTH-ARLINGTON, TX
MSA-129	141	98.15	5800	ODESSA, TX
MSA-131	142	97.91	5523	NEW LONDON-NORWICH, CT
MSA-132	143	97.90	3965	LAKE COUNTY, IL
ST-012	144	97.16	9941	OREGON NON-MSA
MSA-133	145	97.10	3870	LA CROSSE, WI
MSA-134	146	96.87	3180	HAGERSTOWN, MD
MSA-135	147	96.75	7680	SHREVEPORT, LA
MSA-136	148	96.62	9080	WICHITA FALLS, TX
MSA-137	149	96.51	4420	LONGVIEW-MARSHALL, TX
MSA-138	150	96.49	620	AURORA-ELGIN, IL
MSA-139	151	96.44	3960	LAKE CHARLES, LA
MSA-140	152	96.21	6840	ROCHESTER, NY
MSA-141	153	96.10	5880	OKLAHOMA CITY, OK
MSA-142	154	96.08	3690	JOLIET, IL
MSA-143	155	95.99	7080	SALEM, OR
MSA-144	156	95.91	6740	RICHLAND-KENNEWICK, WA
ST-013	157	95.81	9924	MARYLAND NON-MSA
MSA-145	158	95.61	4890	MEDFORD, OR
MSA-146	159	95.44	320	AMARILLO, TX
ST-014	160	95.34	9948	TEXAS NON-MSA

TABLE 16 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, BY DESCENDING INDEX VALUES

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-147	161	95.30	2290	EAU CLAIRE, WI
MSA-148	162	95.28	7640	SHERMAN-DENISON, TX
MSA-149	163	95.19	8940	WAUSAU, WI
MSA-152	164	95.16	2750	FORT WALTON BEACH, FL
MSA-150	165	95.16	6015	PANAMA CITY, FL
MSA-151	166	95.16	5790	OCALA, FL
MSA-154	167	95.15	400	ANDERSON, IN
MSA-153	168	95.15	5280	MUNCIE, IN
MSA-155	169	95.15	2960	GARY-HAMMOND, IN
MSA-156	170	94.78	8360	TEXARKANA, TX-TEXARKANA, AR
MSA-157	171	94.75	520	ATLANTA, GA
MSA-158	172	94.73	1900	CUMBERLAND,MD-W VA
ST-015	173	94.71	9936	NEW YORK NON-MSA
MSA-159	174	94.67	220	ALEXANDRIA, LA
MSA-160	175	94.50	4720	MADISON, WI
MSA-162	176	94.42	1280	BUFFALO, NY
MSA-161	177	94.42	5700	NIAGARA FALL, NY
MSA-163	178	94.31	5720	NORFOLK-VIRGINIA BEACH-NEWPORT
MSA-164	179	94.26	1240	BROWNSVILLE-HARLINGEN, TX
MSA-165	180	94.13	3080	GREEN BAY, WI
ST-016	181	94.11	9955	WISCONSIN NON-MSA
MSA-166	182	94.10	460	APPLETON-OSHKOSH-NEENAH, WI
MSA-167	183	94.10	5200	MONROE, LA
MSA-168	184	94.08	7620	SHEBOYGAN, WI
MSA-170	185	93.67	4400	LITTLE ROCK-NORTH LITTLE ROCK,
MSA-171	186	93.67	6240	PINE BLUFF, AR
MSA-169	187	93.67	2580	FAYETTEVILLE-SPRINGDALE, AR
ST-017	188	93.67	9905	ARKANSAS NON-MSA
MSA-172	189	93.40	2440	EVANSVILLE, IN-KY
MSA-173	190	93.39	8800	WACO, TX
MSA-175	191	93.34	4440	LORAIN-ELYRIA, OH
MSA-174	192	93.34	1680	CLEVELAND, OH
MSA-176	193	92.92	3350	HOUMA-THIBODAUX,LA
ST-018	194	92.86	9922	LOUISIANA NON-MSA
MSA-177	195	92.67	2760	FORT WAYNE, IN
MSA-178	196	92.57	9320	YOUNGSTOWN-WARREN, OH
MSA-179	197	92.55	2720	FORT SMITH, AR
MSA-180	198	92.52	1540	CHARLOTTESVILLE, VA
MSA-181	199	92.44	160	ALBANY-SCHENECTADY-TROY, NY
MSA-182	200	92.38	2000	DAYTON-SPRINGFIELD, OH

TABLE 16 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, BY DESCENDING INDEX VALUES

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-183	201	92.29	3480	INDIANAPOLIS, IN
MSA-184	202	92.18	6760	RICHMOND-PETERSBURG, VA
MSA-185	203	92.07	2985	GRAND FORKS, ND
ST-019	204	92.07	9938	NORTH DAKOTA NON-MSA
MSA-186	205	92.07	1010	BISMARK, ND
MSA-188	206	91.91	7490	SANTA FE, NM
MSA-189	207	91.91	4100	LAS CRUSE, NM
MSA-187	208	91.91	200	ALBUQUERQUE, NM
ST-020	209	91.91	9935	NEW MEXICO NON-MSA
MSA-190	210	91.80	960	BINGHAMTON, NY
MSA-191	211	91.72	6403	PORTLAND, ME
MSA-192	212	91.67	2520	FARGO-MOORHEAD, ND-MN
MSA-193	213	91.52	7520	SAVANNAH, GA
MSA-194	214	91.32	2240	DULUTH, MN-WI
MSA-195	215	91.25	8680	UTICA-ROME, NY
MSA-196	216	91.20	8160	SYRACUSE, NY
MSA-197	217	91.12	4520	LOUISVILLE, KY-IN
MSA-198	218	91.01	8400	TOLEDO, OH
MSA-199	219	90.97	6980	ST.CLOUD, MN
MSA-200	220	90.89	4880	MCALLEN-EDINBURG-MISSION, TX
MSA-201	221	90.83	3800	KENOSHA, WI
MSA-202	222	90.83	6600	RACINE, WI
MSA-203	223	90.71	4680	MACON-WARNER ROBINS, GA
MSA-204	224	90.41	7840	SPOKANE, WA
MSA-205	225	90.31	3760	KANSAS CITY, KS-MO
MSA-206	226	90.26	7040	ST.LOUIS, MO-IL
MSA-207	227	90.22	2340	ENID, OK
MSA-208	228	90.08	2975	GLENS FALLS, NY
ST-021	229	90.06	9920	KANSAS NON-MSA
MSA-211	230	90.06	8440	TOPEKA, KS
MSA-209	231	90.06	9040	WICHITA, KS
MSA-210	232	90.06	4150	LAWRENCE, KS
MSA-212	233	89.97	760	BATON ROUGE, LA
MSA-213	234	89.88	3500	IOWA CITY, IA
MSA-214	235	89.84	1000	BIRMINGHAM, AL
MSA-215	236	89.64	3200	HAMILTON-MIDDLETOWN, OH
MSA-216	237	89.57	80	AKRON, OH
MSA-217	238	89.44	7880	SPRINGFIELD, IL
MSA-218	239	89.39	3880	LAFAYETTE, LA
ST-022	240	89.19	9940	OKLAHOMA NON-MSA

TABLE 16 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, BY DESCENDING INDEX VALUES

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-219	241	89.09	2335	ELMIRA, NY
MSA-220	242	89.08	1320	CANTON, OH
MSA-221	243	89.07	6640	RALEIGH-DURHAM, NC
MSA-222	244	89.00	4280	LEXINGTON-FAYETTE, KY
MSA-223	245	88.99	880	BILLINGS, MT
ST-023	246	88.99	9930	MONTANA NON-MSA
MSA-224	247	88.99	3040	GREAT FALLS, MT
MSA-225	248	88.97	4200	LAWTON, OK
MSA-227	249	88.89	5160	MOBILE, AL
MSA-226	250	88.89	1480	CHARLESTON, WV
MSA-228	251	88.75	1640	CINCINNATI, OH-KY-IN
MSA-229	252	88.37	1960	DAVENPORT-ROCK ISLAND-MOLINE,
ST-024	253	88.36	9927	MINNESOTA NON-MSA
MSA-230	254	88.21	733	BANGOR, ME
MSA-231	255	88.18	6880	ROCKFORD, IL
MSA-232	256	88.06	480	ASHEVILLE, NC
MSA-233	257	87.95	1350	CASPER, WY
ST-025	258	87.95	9956	WYOMING NON-MSA
MSA-234	259	87.93	6820	ROCHESTER, MN
MSA-235	260	87.85	1840	COLUMBUS, OH
MSA-236	261	87.71	600	AUGUSTA, GA-SC
ST-026	262	87.63	9923	MAINE NON-MSA
MSA-237	263	87.34	3120	GREENSBORO-WINSTON-SALEM-HIGH
MSA-238	264	87.20	7920	SPRINGFIELD, MO
MSA-239	265	87.06	4243	LEWISTON-AUBURN, ME
MSA-240	266	86.99	3740	KANKAKEE, IL
MSA-241	267	86.40	3920	LAFAYETTE, IN
MSA-244	268	86.40	7800	SOUTH BEND-MISHAWAKA, IN
MSA-243	269	86.40	2330	ELKHART-GOSHEN, IN
MSA-242	270	86.40	1020	BLOOMINGTON, IN
MSA-245	271	86.38	4320	LIMA, OH
MSA-246	272	86.37	6120	PEORIA, IL
MSA-247	273	86.24	5120	MINNEAPOLIS-ST.PAUL, MN-WI
MSA-248	274	85.84	3400	HUNTINGTON-ASHLAND,WV-KY-OH
MSA-249	275	85.78	1740	COLUMBIA, MO
ST-027	276	85.74	9939	OHIO NON-MSA
MSA-251	277	85.54	3850	KOKOMO, IN
MSA-250	278	85.54	8320	TERRE HAUTE, IN
MSA-253	279	85.30	2650	FLORENCE, AL
MSA-252	280	85.30	3440	HUNTSVILLE, AL

TABLE 16 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, BY DESCENDING INDEX VALUES

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-254	281	85.19	1040	BLOOMINGTON-NORMAL, IL
MSA-255	282	85.09	2120	DES MOINES, IA
ST-028	283	84.99	9917	ILLINOIS NON-MSA
MSA-256	284	84.87	5240	MONTGOMERY, AL
MSA-257	285	84.82	5990	OWENSBORO, KY
MSA-258	286	84.46	2180	DOTHAN, AL
ST-029	287	84.44	9951	VIRGINIA NON-MSA
MSA-259	288	84.21	2560	FAYETTEVILLE, NC
MSA-261	289	84.21	3605	JACKSONVILLE, NC
MSA-260	290	84.21	1300	BURLINGTON, NC
MSA-263	291	84.21	9200	WILMINGTON, NC
ST-030	292	84.21	9937	NORTH CAROLINA NON-MSA
MSA-262	293	84.21	3290	HICKORY, NC
ST-031	294	84.17	9918	INDIANA NON-MSA
MSA-264	295	84.11	5920	OMAHA, NE-IA
MSA-265	296	83.96	1660	CLARKSVILLE-HOPKINSVILL, TN-KY
MSA-266	297	83.90	4360	LINCOLN, NE
MSA-267	298	83.75	120	ALBANY, GA
MSA-268	299	83.66	1520	CHARLOTTE-GASTONIA-ROCK HILL,
MSA-271	300	83.64	6560	PUEBLO, CO
MSA-269	301	83.64	1125	BOULDER-LONGMONT, CO
ST-032	302	83.64	9908	COLORADO NON-MSA
MSA-270	303	83.64	2670	FORT COLLINS-LOVELAND, CO
MSA-272	304	83.64	1720	COLORADO SPRINGS, CO
MSA-273	305	83.64	3060	GREELEY, CO
MSA-274	306	83.64	2080	DENVER, CO
MSA-275	307	83.51	9000	WHEELING, WV-OH
MSA-276	308	83.10	1080	BOISE CITY,IDAHO
MSA-277	309	82.99	4640	LYNCHBURG, VA
MSA-278	310	82.99	3660	JOHNSON CITY-KINGSPORT-BRISTOL
ST-033	311	82.87	9921	KENTUCKY NON-MSA
ST-034	312	82.78	9946	SOUTH DAKOTA NON-MSA
MSA-279	313	82.78	7760	SIOUX FALLS, SD
MSA-280	314	82.67	6800	ROANOKE, VA
MSA-281	315	82.64	1560	CHATTANOOGA, TN-GA
MSA-282	316	82.59	6453	PORTSMOUTH-DOVER-ROCHESTER,NH
ST-035	317	82.55	9916	IDAHO NON-MSA
MSA-283	318	82.47	4920	MEMPHIS, TN-AR-MS
MSA-284	319	82.46	6020	PARKERSBURG-MARIETTA, WV-OH
MSA-285	320	82.41	4800	MANSFIELD, OH

TABLE 16 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, BY DESCENDING INDEX VALUES

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-286	321	82.40	1950	DANVILLE, VA
MSA-287	322	82.20	7000	ST.JOSEPH, MO
MSA-289	323	82.19	5360	NASHVILLE, TN
ST-036	324	82.19	9947	TENNESSEE NON-MSA
MSA-288	325	82.19	3840	KNOXVILLE, TN
ST-037	326	82.16	9954	WEST VIRGINIA NON-MSA
MSA-291	327	82.13	1360	CEDAR RAPIDS, IA
MSA-290	328	82.13	2200	DUBUQUE, IA
MSA-292	329	82.06	8080	STEUBENVILLE-WEIRTON, OH-WV
MSA-293	330	81.89	500	ATHENS, GA
MSA-294	331	81.80	7720	SIOUX CITY, IA-NE
ST-038	332	81.69	9919	IOWA NON-MSA
MSA-295	333	81.44	1800	COLUMBUS, GA-AL
MSA-297	334	81.42	7160	SALT LAKE CITY-OGDEN, UT
ST-039	335	81.42	9949	UTAH NON-MSA
MSA-296	336	81.42	6520	PROVO-OREM, UT
MSA-298	337	81.37	2040	DECATUR, IL
MSA-299	338	81.19	8920	WATERLOO-CEDAR FALLS, IA
ST-040	339	80.73	9913	GEORGIA NON-MSA
ST-041	340	80.49	9901	ALABAMA NON-MSA
MSA-300	341	79.12	1400	CHAMPAIGN-URBANA-RANTOUL, IL
MSA-301	342	79.03	3710	JOPLIN, MO
ST-042	343	78.72	9945	SOUTH CAROLINA NON-MSA
MSA-304	344	78.72	405	ANDERSON, SC
MSA-302	345	78.72	1760	COLUMBIA, SC
MSA-303	346	78.72	2655	FLORENCE, SC
MSA-306	347	78.72	1440	CHARLESTON, SC
MSA-305	348	78.72	3160	GREENVILLE-SPARTANBURG, SC
MSA-309	349	78.16	2880	GADSDEN, AL
MSA-308	350	78.16	8600	TUSCALOOSA, AL
MSA-307	351	78.16	450	ANNISTON, AL
ST-043	352	77.87	9929	MISSOURI NON-MSA
MSA-310	353	77.34	920	BILOXI-GULFPORT, MS
MSA-311	354	77.30	1303	BURLINGTON, VT
ST-044	355	77.30	9950	VERMONT NON-MSA
MSA-312	356	77.04	6025	PASCAGOULA, MS
ST-045	357	76.54	9931	NEBRASKA NON-MSA
MSA-313	358	76.48	4763	MANCHESTER-NASHUA, NH
ST-046	359	76.48	9933	NEW HAMPSHIRE NON-MSA
MSA-314	360	73.82	3560	JACKSON, MS
ST-047	361	73.82	9928	MISSISSIPPI NON-MSA

TABLE 16

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, IN ALPHABETICAL ORDER

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-127	138	98.42	40	ABILENE, TX
MSA-216	237	89.57	80	AKRON, OH
MSA-267	298	83.75	120	ALBANY, GA
MSA-181	199	92.44	160	ALBANY-SCHENECTADY-TROY, NY
MSA-187	208	91.91	200	ALBUQUERQUE, NM
MSA-159	174	94.67	220	ALEXANDRIA, LA
MSA-056	60	109.62	240	ALLENTOWN-BETHLEHEM, PA-NJ
MSA-121	128	99.28	280	ALTOONA, PA
MSA-146	159	95.44	320	AMARILLO, TX
MSA-005	5	130.66	360	ANAHEIM-SANTA ANA,CA
MSA-001	1	149.84	380	ANCHORAGE, AK
MSA-154	167	95.15	400	ANDERSON, IN
MSA-304	344	78.72	405	ANDERSON, SC
MSA-042	45	112.65	440	ANN ARBOR, MI
MSA-307	351	78.16	450	ANNISTON, AL
MSA-166	182	94.10	460	APPLETON-OSHKOSH-NEENAH, WI
MSA-232	256	88.06	480	ASHEVILLE, NC
MSA-293	330	81.89	500	ATHENS, GA
MSA-157	171	94.75	520	ATLANTA, GA
MSA-087	94	101.56	560	ATLANTIC CITY, NJ
MSA-236	261	87.71	600	AUGUSTA, GA-SC
MSA-138	150	96.49	620	AURORA-ELGIN, IL
MSA-083	89	103.30	640	AUSTIN, TX
MSA-019	21	117.97	680	BAKERSFIELD, CA
MSA-048	51	111.24	720	BALTIMORE, MD
MSA-230	254	88.21	733	BANGOR, ME
MSA-212	233	89.97	760	BATON ROUGE, LA
MSA-091	102	101.43	780	BATTLE CREEK, MI
MSA-080	86	104.77	840	BEAUMONT-PORT ARTHUR, TX
MSA-059	62	109.04	845	BEAVER COUNTY, PA
MSA-118	124	99.45	860	BELLINGHAM, WA
MSA-097	99	101.43	870	BENTON HARBOR, MI
MSA-038	39	113.67	875	BERGEN-PASSAIC, NJ
MSA-223	245	88.99	880	BILLINGS, MT
MSA-310	353	77.34	920	BILOXI-GULFPORT, MS
MSA-190	210	91.80	960	BINGHAMTON, NY
MSA-214	235	89.84	1000	BIRMINGHAM, AL
MSA-186	205	92.07	1010	BISMARK, ND
MSA-242	270	86.40	1020	BLOOMINGTON, IN
MSA-254	281	85.19	1040	BLOOMINGTON-NORMAL, IL

TABLE 17

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, IN ALPHABETICAL ORDER

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-276	308	83.10	1080	BOISE CITY,IDAHO
MSA-044	47	111.94	1123	BOSTON-LOWELL-BROCKTON-LAWRENC
MSA-269	301	83.64	1125	BOULDER-LONGMONT, CO
MSA-108	113	100.33	1140	BRADENTON, FL
MSA-101	109	100.68	1145	BRAZORIA, TX
MSA-117	122	99.45	1150	BREMERTON, WA
MSA-021	23	117.38	1163	BRIDGEPORT-STAMFORD-NORWALK-DA
MSA-050	53	111.03	1200	BROCKTON, MA
MSA-164	179	94.26	1240	BROWNSVILLE-HARLINGEN, TX
MSA-109	117	100.17	1260	BRYAN-COLLEGE STATION, TX
MSA-162	176	94.42	1280	BUFFALO, NY
MSA-260	290	84.21	1300	BURLINGTON, NC
MSA-311	354	77.30	1303	BURLINGTON, VT
MSA-220	242	89.08	1320	CANTON, OH
MSA-233	257	87.95	1350	CASPER, WY
MSA-291	327	82.13	1360	CEDAR RAPIDS, IA
MSA-300	341	79.12	1400	CHAMPAIGN-URBANA-RANTOUL, IL
MSA-306	347	78.72	1440	CHARLESTON, SC
MSA-226	250	88.89	1480	CHARLESTON, WV
MSA-268	299	83.66	1520	CHARLOTTE-GASTONIA-ROCK HILL,
MSA-180	198	92.52	1540	CHARLOTTESVILLE, VA
MSA-281	315	82.64	1560	CHATTANOOGA, TN-GA
MSA-061	65	108.82	1600	CHICAGO, IL
MSA-025	27	115.54	1620	CHICO, CA
MSA-228	251	88.75	1640	CINCINNATI, OH-KY-IN
MSA-265	296	83.96	1660	CLARKSVILLE-HOPKINSVILL, TN-KY
MSA-174	192	93.34	1680	CLEVELAND, OH
MSA-272	304	83.64	1720	COLORADO SPRINGS, CO
MSA-249	275	85.78	1740	COLUMBIA, MO
MSA-302	345	78.72	1760	COLUMBIA, SC
MSA-295	333	81.44	1800	COLUMBUS, GA-AL
MSA-235	260	87.85	1840	COLUMBUS, OH
MSA-070	74	106.74	1880	CORPUS CHRISTI, TX
MSA-158	172	94.73	1900	CUMBERLAND,MD-W VA
MSA-072	76	106.35	1920	DALLAS, TX
MSA-286	321	82.40	1950	DANVILLE, VA
MSA-229	252	88.37	1960	DAVENPORT-ROCK ISLAND-MOLINE,
MSA-182	200	92.38	2000	DAYTON-SPRINGFIELD, OH
MSA-105	114	100.33	2020	DAYTONA BEACH, FL
MSA-298	337	81.37	2040	DECATUR, IL

TABLE 17 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, IN ALPHABETICAL ORDER

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-274	306	83.64	2080	DENVER, CO
MSA-255	282	85.09	2120	DES MOINES, IA
MSA-045	48	111.65	2160	DETROIT, MI
MSA-258	286	84.46	2180	DOTHAN, AL
MSA-290	328	82.13	2200	DUBUQUE, IA
MSA-194	214	91.32	2240	DULUTH, MN-WI
MSA-147	161	95.30	2290	EAU CLAIRE, WI
MSA-084	90	103.21	2320	EL PASO, TX
MSA-243	269	86.40	2330	ELKHART-GOSHEN, IN
MSA-219	241	89.09	2335	ELMIRA, NY
MSA-207	227	90.22	2340	ENID, OK
MSA-057	61	109.04	2360	ERIE, PA
MSA-128	139	98.41	2400	EUGENE-SPRINGFIELD, OR
MSA-172	189	93.40	2440	EVANSVILLE, IN-KY
MSA-040	43	113.00	2480	BRISTOL/PAWTUCKET?
MSA-192	212	91.67	2520	FARGO-MOORHEAD, ND-MN
MSA-259	288	84.21	2560	FAYETTEVILLE, NC
MSA-169	187	93.67	2580	FAYETTEVILLE-SPRINGDALE, AR
MSA-095	105	101.43	2640	FLINT, MI
MSA-253	279	85.30	2650	FLORENCE, AL
MSA-303	346	78.72	2655	FLORENCE, SC
MSA-270	303	83.64	2670	FORT COLLINS-LOVELAND, CO
MSA-031	35	114.30	2680	FORT LAUDERDALE-HOLLYWOOD-POMP
MSA-029	34	114.30	2700	FORT MYERS, FL
MSA-030	33	114.30	2710	FORT PIERCE, FL
MSA-179	197	92.55	2720	FORT SMITH, AR
MSA-152	164	95.16	2750	FORT WALTON BEACH, FL
MSA-177	195	92.67	2760	FORT WAYNE, IN
MSA-130	140	98.15	2800	FORT WORTH-ARLINGTON, TX
MSA-047	50	111.35	2840	FRESNO, CA
MSA-309	349	78.16	2880	GADSDEN, AL
MSA-112	120	99.49	2900	GAINESVILLE, FL
MSA-034	37	113.98	2920	GALVESTON-TEXAS CITY, TX
MSA-155	169	95.15	2960	GARY-HAMMOND, IN
MSA-208	228	90.08	2975	GLENS FALLS, NY
MSA-185	203	92.07	2985	GRAND FORKS, ND
MSA-096	98	101.43	3000	GRAND RAPIDS, MI
MSA-224	247	88.99	3040	GREAT FALLS, MT
MSA-273	305	83.64	3060	GREELEY, CO
MSA-165	180	94.13	3080	GREEN BAY, WI

TABLE 17 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, IN ALPHABETICAL ORDER

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-237	263	87.34	3120	GREENSBORO-WINSTON-SALEM-HIGH
MSA-305	348	78.72	3160	GREENVILLE-SPARTANBURG, SC
MSA-134	146	96.87	3180	HAGERSTOWN, MD
MSA-215	236	89.64	3200	HAMILTON-MIDDLETOWN, OH
MSA-081	87	104.33	3240	HARRISBURG-LEBANON-CARLISE, PA
MSA-073	77	106.14	3283	HARTFORD-MIDDLETOWN-NEW BRITAI
MSA-262	293	84.21	3290	HICKORY, NC
MSA-007	7	124.58	3320	HONOLULU, HI
MSA-176	193	92.92	3350	HOUMA-THIBODAUX,LA
MSA-065	69	107.77	3360	HOUSTON, TX
MSA-248	274	85.84	3400	HUNTINGTON-ASHLAND,WV-KY-OH
MSA-252	280	85.30	3440	HUNTSVILLE, AL
MSA-183	201	92.29	3480	INDIANAPOLIS, IN
MSA-213	234	89.88	3500	IOWA CITY, IA
MSA-089	97	101.43	3520	JACKSON, MI
MSA-314	360	73.82	3560	JACKSON, MS
MSA-110	118	100.14	3600	JACKSONVILLE, FL
MSA-261	289	84.21	3605	JACKSONVILLE, NC
MSA-111	119	99.55	3620	JANESVILLE-BELOIT, WI
MSA-037	41	113.67	3640	JERSEY CITY, NJ
MSA-278	310	82.99	3660	JOHNSON CITY-KINGSPORT-BRISTOL
MSA-075	83	105.66	3680	JOHNSTOWN, PA
MSA-142	154	96.08	3690	JOLIET, IL
MSA-301	342	79.03	3710	JOPLIN, MO
MSA-093	96	101.43	3720	KALAMAZOO, MI
MSA-240	266	86.99	3740	KANKAKEE, IL
MSA-205	225	90.31	3760	KANSAS CITY, KS-MO
MSA-201	221	90.83	3800	KENOSHA, WI
MSA-124	133	99.09	3810	KILLEEN-TEMPLE, TX
MSA-288	325	82.19	3840	KNOXVILLE, TN
MSA-251	277	85.54	3850	KOKOMO, IN
MSA-133	145	97.10	3870	LA CROSSE, WI
MSA-218	239	89.39	3880	LAFAYETTE, LA
MSA-241	267	86.40	3920	LAFAYETTE, IN
MSA-139	151	96.44	3960	LAKE CHARLES, LA
MSA-132	143	97.90	3965	LAKE COUNTY, IL
MSA-107	111	100.33	3980	LAKELAND-WINTER HAVEN, FL
MSA-120	129	99.28	4000	LANCASTER, PA
MSA-092	104	101.43	4040	LANSING-EAST LANSING, MI
MSA-063	67	108.11	4080	LAREDO, TX

TABLE 17 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, IN ALPHABETICAL ORDER

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-189	207	91.91	4100	LAS CRUSE, NM
MSA-012	14	120.99	4120	LAS VEGAS, NV
MSA-210	232	90.06	4150	LAWRENCE, KS
MSA-225	248	88.97	4200	LAWTON, OK
MSA-239	265	87.06	4243	LEWISTON-AUBURN, ME
MSA-222	244	89.00	4280	LEXINGTON-FAYETTE, KY
MSA-245	271	86.38	4320	LIMA, OH
MSA-266	297	83.90	4360	LINCOLN, NE
MSA-170	185	93.67	4400	LITTLE ROCK-NORTH LITTLE ROCK,
MSA-137	149	96.51	4420	LONGVIEW-MARSHALL, TX
MSA-175	191	93.34	4440	LORAIN-ELYRIA, OH
MSA-004	4	132.31	4480	LOS ANGELES-LONG BEACH, CA
MSA-197	217	91.12	4520	LOUISVILLE, KY-IN
MSA-098	106	101.30	4600	LUBBOCK, TX
MSA-277	309	82.99	4640	LYNCHBURG, VA
MSA-203	223	90.71	4680	MACON-WARNER ROBINS, GA
MSA-160	175	94.50	4720	MADISON, WI
MSA-313	358	76.48	4763	MANCHESTER-NASHUA, NH
MSA-285	320	82.41	4800	MANSFIELD, OH
MSA-200	220	90.89	4880	MCALLEN-EDINBURG-MISSION, TX
MSA-145	158	95.61	4890	MEDFORD, OR
MSA-103	112	100.33	4900	MELBOURNE-TITUSVILLE, FL
MSA-283	318	82.47	4920	MEMPHIS, TN-AR-MS
MSA-006	6	125.51	5000	MIAMI-HIALEAH, FL
MSA-036	40	113.67	5015	MIDDLESEX-SOMERSET-HUNTERDON,
MSA-067	71	107.64	5040	MIDLAND, TX
MSA-100	108	100.92	5080	MILWAUKEE, WI
MSA-247	273	86.24	5120	MINNEAPOLIS-ST.PAUL, MN-WI
MSA-227	249	88.89	5160	MOBILE, AL
MSA-020	22	117.96	5170	MODESTO, CA
MSA-069	73	107.51	5190	MONMOUTH-OCEAN, NJ
MSA-167	183	94.10	5200	MONROE, LA
MSA-256	284	84.87	5240	MONTGOMERY, AL
MSA-153	168	95.15	5280	MUNCIE, IN
MSA-090	100	101.43	5320	MUSKEGON, MI
MSA-033	32	114.30	5345	NAPLES, FLA
MSA-289	323	82.19	5360	NASHVILLE, TN
MSA-003	3	135.47	5380	NASSAU-SUFFOLK, NY
MSA-062	66	108.61	5483	NEW HAVEN-WEST HAVEN-WATERBURY
MSA-131	142	97.91	5523	NEW LONDON-NORWICH, CT

TABLE 17 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, IN ALPHABETICAL ORDER

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-125	136	98.59	5560	NEW ORLEANS, LA
MSA-002	2	141.57	5600	NEW YORK, NY
MSA-035	38	113.68	5640	NEWARK, NJ
MSA-161	177	94.42	5700	NIAGARA FALL, NY
MSA-163	178	94.31	5720	NORFOLK-VIRGINIA BEACH-NEWPORT
MSA-016	18	119.21	5775	OAKLAND, CA
MSA-151	166	95.16	5790	OCALA, FL
MSA-129	141	98.15	5800	ODESSA, TX
MSA-141	153	96.10	5880	OKLAHOMA CITY, OK
MSA-113	121	99.45	5910	OLYMPIA, WA
MSA-264	295	84.11	5920	OMAHA, NE-IA
MSA-052	56	110.19	5950	ORANGE COUNTY, NY
MSA-104	115	100.33	5960	ORLANDO, FL
MSA-257	285	84.82	5990	OWENSBORO, KY
MSA-008	9	124.54	6000	OXNARD-VENTURA, CA
MSA-150	165	95.16	6015	PANAMA CITY, FL
MSA-284	319	82.46	6020	PARKERSBURG-MARIETTA, WV-OH
MSA-312	356	77.04	6025	PASCAGOULA, MS
MSA-102	110	100.33	6080	PENSACOLA, FL
MSA-246	272	86.37	6120	PEORIA, IL
MSA-066	70	107.75	6160	PHILADELPHIA, PA-NJ
MSA-046	49	111.57	6200	PHOENIX, AZ
MSA-171	186	93.67	6240	PINE BLUFF, AR
MSA-049	52	111.14	6280	PITTSBURGH, PA
MSA-055	59	109.67	6323	PITTSFIELD, MA
MSA-191	211	91.72	6403	PORTLAND, ME
MSA-123	132	99.13	6440	PORTLAND, OR
MSA-282	316	82.59	6453	PORTSMOUTH-DOVER-ROCHESTER,NH
MSA-053	55	110.19	6460	POUGHKEEPSIE, NY
MSA-051	54	110.29	6483	PROVIDENCE-PAWTUCKET-WOONSOCKE
MSA-296	336	81.42	6520	PROVO-OREM, UT
MSA-271	300	83.64	6560	PUEBLO, CO
MSA-202	222	90.83	6600	RACINE, WI
MSA-221	243	89.07	6640	RALEIGH-DURHAM, NC
MSA-058	63	109.04	6680	READING, PA
MSA-024	29	115.54	6690	REDDING, CA
MSA-022	25	117.00	6720	RENO, NV
MSA-144	156	95.91	6740	RICHLAND-KENNEWICK, WA
MSA-184	202	92.18	6760	RICHMOND-PETERSBURG, VA
MSA-013	15	120.95	6780	RIVERSIDE-SAN BERNARDINO,CA

TABLE 17 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, IN ALPHABETICAL ORDER

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-280	314	82.67	6800	ROANOKE, VA
MSA-234	259	87.93	6820	ROCHESTER, MN
MSA-140	152	96.21	6840	ROCHESTER, NY
MSA-231	255	88.18	6880	ROCKFORD, IL
MSA-027	30	115.39	6920	SACRAMENTO, CA
MSA-094	103	101.43	6960	SAGINAW-BAY CITY-MIDLAND, MI
MSA-199	219	90.97	6980	ST.CLOUD, MN
MSA-287	322	82.20	7000	ST.JOSEPH, MO
MSA-206	226	90.26	7040	ST.LOUIS, MO-IL
MSA-143	155	95.99	7080	SALEM, OR
MSA-017	19	118.19	7120	SALINAS-SEASIDE-MONTEREY, CA
MSA-297	334	81.42	7160	SALT LAKE CITY-OGDEN, UT
MSA-085	91	102.81	7200	SAN ANGELO, TX
MSA-079	84	105.30	7240	SAN ANTONIO, TX
MSA-010	12	122.73	7320	SAN DIEGO, CA
MSA-009	11	123.09	7360	SAN FRANCISCO, CA
MSA-015	17	119.91	7400	SAN JOSE, CA
MSA-011	13	122.60	7480	SANTA BARBARA-SANTA MARIA-LOMP
MSA-018	20	118.19	7485	SANTA CRUZ, CA
MSA-188	206	91.91	7490	SANTA FE, NM
MSA-023	26	115.86	7500	SANTA ROSA-PETALUMA, CA
MSA-106	116	100.33	7510	SARASOTA, FL
MSA-193	213	91.52	7520	SAVANNAH, GA
MSA-071	75	106.60	7560	SCRANTON-WILKES BARRE, PA
MSA-099	107	101.15	7600	SEATTLE, WA
MSA-076	82	105.66	7610	SHARON,PA
MSA-168	184	94.08	7620	SHEBOYGAN, WI
MSA-148	162	95.28	7640	SHERMAN-DENISON, TX
MSA-135	147	96.75	7680	SHREVEPORT, LA
MSA-294	331	81.80	7720	SIOUX CITY, IA-NE
MSA-279	313	82.78	7760	SIOUX FALLS, SD
MSA-244	268	86.40	7800	SOUTH BEND-MISHAWAKA, IN
MSA-204	224	90.41	7840	SPOKANE, WA
MSA-217	238	89.44	7880	SPRINGFIELD, IL
MSA-238	264	87.20	7920	SPRINGFIELD, MO
MSA-041	44	112.77	8003	SPRINGFIELD,MA
MSA-077	80	105.66	8050	STATE COLLEGE,PA
MSA-292	329	82.06	8080	STEUBENVILLE-WEIRTON, OH-WV
MSA-028	31	114.42	8120	STOCKTON, CA
MSA-196	216	91.20	8160	SYRACUSE, NY

TABLE 17 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, IN ALPHABETICAL ORDER

JRANK	RANK	MSANDX	MSA/ST	NAME
MSA-116	123	99.45	8200	TACOMA, WA
MSA-126	137	98.57	8240	TALLAHASSEE, FL
MSA-119	127	99.28	8280	TAMPA-ST.PETERSBURG-CLEARWATER
MSA-250	278	85.54	8320	TERRE HAUTE, IN
MSA-156	170	94.78	8360	TEXARKANA, TX-TEXARKANA, AR
MSA-198	218	91.01	8400	TOLEDO, OH
MSA-211	230	90.06	8440	TOPEKA, KS
MSA-068	72	107.51	8480	TRENTON, NJ
MSA-086	92	102.28	8520	TUCSON, AZ
MSA-122	131	99.19	8560	TULSA, OK
MSA-308	350	78.16	8600	TUSCALOOSA, AL
MSA-074	79	105.86	8640	TYLER, TX
MSA-195	215	91.25	8680	UTICA-ROME, NY
MSA-014	16	120.46	8720	VALLEJO-FAIRFIELD-NAPA, CA
MSA-114	125	99.45	8725	VANCOUVER, WA
MSA-064	68	107.95	8750	VICTORIA, TX
MSA-088	95	101.56	8760	VINELAND-MILLVILLE-BRIDGETON,
MSA-039	42	113.24	8780	VISALIA-TULARE-PORTERVILLE, CA
MSA-173	190	93.39	8800	WACO, TX
MSA-043	46	112.07	8840	WASHINGTON, DC-MD-VA
MSA-299	338	81.19	8920	WATERLOO-CEDAR FALLS, IA
MSA-149	163	95.19	8940	WAUSAU, WI
MSA-032	36	114.30	8960	WEST PALM BEACH-BOCA RATON-DEL
MSA-275	307	83.51	9000	WHEELING, WV-OH
MSA-209	231	90.06	9040	WICHITA, KS
MSA-136	148	96.62	9080	WICHITA FALLS, TX
MSA-060	64	109.04	9140	WILLIAMSPORT, PA
MSA-082	88	103.50	9160	WILMINGTON, DE-NJ-MD
MSA-263	291	84.21	9200	WILMINGTON, NC
MSA-054	58	110.05	9243	WORCESTER-FITCHBURG-LEOMINSTER
MSA-115	126	99.45	9260	YAKIMA, WA
MSA-078	81	105.66	9280	YORK, PA
MSA-178	196	92.57	9320	YOUNGSTOWN-WARREN, OH
MSA-026	28	115.54	9340	YUBA CITY, CA
ST-041	340	80.49	9901	ALABAMA NON-MSA
ST-010	134	98.78	9904	ARIZONA NON-MSA
ST-017	188	93.67	9905	ARKANSAS NON-MSA
ST-003	24	117.11	9906	CALIFORNIA NON-MSA
ST-032	302	83.64	9908	COLORADO NON-MSA

TABLE 17 CONTINUED

PREVAILING CHARGE INDEX VALUES AND RANKINGS FOR MSA AREAS AND NON-MSA AREAS WITHIN STATES, IN ALPHABETICAL ORDER

JRANK	RANK	MSANDX	MSA/ST	NAME
ST-004	57	110.09	9909	CONNECTICUT NON-MSA
ST-006	85	105.05	9910	DELAWARE NON-MSA
ST-009	130	99.19	9912	FLORIDA NON-MSA
ST-040	339	80.73	9913	GEORGIA NON-MSA
ST-001	8	124.58	9915	HAWAII NON-MSA
ST-035	317	82.55	9916	IDAHO NON-MSA
ST-028	283	84.99	9917	ILLINOIS NON-MSA
ST-031	294	84.17	9918	INDIANA NON-MSA
ST-038	332	81.69	9919	IOWA NON-MSA
ST-021	229	90.06	9920	KANSAS NON-MSA
ST-033	311	82.87	9921	KENTUCKY NON-MSA
ST-018	194	92.86	9922	LOUISIANA NON-MSA
ST-026	262	87.63	9923	MAINE NON-MSA
ST-013	157	95.81	9924	MARYLAND NON-MSA
ST-005	78	106.08	9925	MASSACHUSETTS NON-MSA
ST-008	101	101.43	9926	MICHIGAN NON-MSA
ST-024	253	88.36	9927	MINNESOTA NON-MSA
ST-047	361	73.82	9928	MISSISSIPPI NON-MSA
ST-043	352	77.87	9929	MISSOURI NON-MSA
ST-023	246	88.99	9930	MONTANA NON-MSA
ST-045	357	76.54	9931	NEBRASKA NON-MSA
ST-002	10	124.11	9932	NEVADA NON-MSA
ST-046	359	76.48	9933	NEW HAMPSHIRE NON-MSA
ST-020	209	91.91	9935	NEW MEXICO NON-MSA
ST-015	173	94.71	9936	NEW YORK NON-MSA
ST-030	292	84.21	9937	NORTH CAROLINA NON-MSA
ST-019	204	92.07	9938	NORTH DAKOTA NON-MSA
ST-027	276	85.74	9939	OHIO NON-MSA
ST-022	240	89.19	9940	OKLAHOMA NON-MSA
ST-012	144	97.16	9941	OREGON NON-MSA
ST-007	93	101.90	9942	PENNSYLVANIA NON-MSA
ST-042	343	78.72	9945	SOUTH CAROLINA NON-MSA
ST-034	312	82.78	9946	SOUTH DAKOTA NON-MSA
ST-036	324	82.19	9947	TENNESSEE NON-MSA
ST-014	160	95.34	9948	TEXAS NON-MSA
ST-039	335	81.42	9949	UTAH NON-MSA
ST-044	355	77.30	9950	VERMONT NON-MSA
ST-029	287	84.44	9951	VIRGINIA NON-MSA
ST-011	135	98.60	9953	WASHINGTON NON-MSA
ST-037	326	82.16	9954	WEST VIRGINIA NON-MSA
ST-016	181	94.11	9955	WISCONSIN NON-MSA
ST-025	258	87.95	9956	WYOMING NON-MSA

TABLE 18

PREVAILING CHARGES, PRACTICE COST ESTIMATES, AND THE RATIO OF PREVAILINGS TO COSTS

RANK	PREVNDX	BENCHMARK	RATIO	FIPS	MSA OR NON-MSA AREA
1	108.11	65.36	165.40	4080	LAREDO, TX
2	90.89	65.42	138.93	4880	MCALLEN-EDINBURG-MISSION, TX
3	94.26	67.92	138.79	1240	BROWNSVILLE-HARLINGEN, TX
4	103.21	76.40	135.10	2320	EL PASO, TX
5	105.66	80.50	131.26	8050	STATE COLLEGE,PA
6	117.11	92.15	127.08	9906	CALIFORNIA NON-MSA
7	82.40	65.81	125.20	1950	DANVILLE, VA
8	95.34	76.28	124.98	9948	TEXAS NON-MSA
9	93.67	75.44	124.16	9905	ARKANSAS NON-MSA
10	94.67	76.38	123.94	220	ALEXANDRIA, LA
11	92.86	74.95	123.89	9922	LOUISIANA NON-MSA
12	115.54	93.36	123.76	6690	REDDING, CA
13	101.43	82.01	123.68	9926	MICHIGAN NON-MSA
14	100.17	81.13	123.47	1260	BRYAN-COLLEGE STATION, TX
15	113.24	91.88	123.25	8780	VISALIA-TULARE-PORTERVILLE, CA
16	112.77	91.51	123.23	8003	SPRINGFIELD,MA
17	109.04	88.64	123.01	9140	WILLIAMSPORT, PA
18	110.05	90.30	121.87	9243	WORCESTER-FITCHBURG-LEOMINSTER,MA
19	106.60	87.48	121.85	7560	SCRANTON-WILKES BARRE, PA
20	115.54	94.88	121.78	1620	CHICO, CA
21	106.08	87.81	120.81	9925	MASSACHUSETTS NON-MSA
22	120.95	100.14	120.78	6780	RIVERSIDE-SAN BERNARDINO,CA
23	93.67	77.91	120.22	2580	FAYETTEVILLE-SPRINGDALE, AR
24	101.90	84.86	120.08	9942	PENNSYLVANIA NON-MSA
25	99.28	83.22	119.30	280	ALTOONA, PA
26	110.29	92.65	119.04	6483	PROVIDENCE-PAWTUCKET-WOONSOCKET,RI
27	117.97	99.45	118.62	680	BAKERSFIELD, CA
28	105.66	89.15	118.51	3680	JOHNSTOWN, PA
29	99.49	84.11	118.29	2900	GAINESVILLE, FL
30	105.30	89.17	118.10	7240	SAN ANTONIO, TX
31	124.58	105.52	118.07	3320	HONOLULU, HI
32	109.67	92.92	118.03	6323	PITTSFIELD, MA
33	125.51	106.39	117.98	5000	MIAMI-HIALEAH, FL
34	100.33	85.47	117.38	6080	PENSACOLA, FL
35	94.73	80.83	117.20	1900	CUMBERLAND,MD-W VA
36	114.30	97.66	117.04	2710	FORT PIERCE, FL
37	117.96	100.81	117.01	5170	MODESTO, CA
38	124.58	107.20	116.21	9915	HAWAII NON-MSA
39	93.67	80.97	115.69	4400	LITTLE ROCK-NORTH LITTLE ROCK, AR
40	94.11	81.36	115.67	9955	WISCONSIN NON-MSA

TABLE 18 CONTINUED

PREVAILING CHARGES, PRACTICE COST ESTIMATES, AND THE RATIO OF PREVAILINGS TO COSTS

RANK	PREVNDX	BENCHMARK	RATIO	FIPS	MSA OR NON-MSA AREA
41	149.84	129.63	115.59	380	ANCHORAGE, AK
42	92.55	80.08	115.58	2720	FORT SMITH, AR
43	109.04	94.83	114.98	2360	ERIE, PA
44	120.46	104.91	114.82	8720	VALLEJO-FAIRFIELD-NAPA, CA
45	122.73	107.07	114.62	7320	SAN DIEGO, CA
46	114.30	100.04	114.25	2700	FORT MYERS, FL
47	110.19	96.66	114.00	5950	ORANGE COUNTY, NY
48	124.54	109.32	113.93	6000	OXNARD-VENTURA, CA
49	105.66	92.78	113.89	7610	SHARON,PA
50	84.21	73.96	113.87	9937	NORTH CAROLINA NON-MSA
51	105.66	92.82	113.84	9280	YORK, PA
52	111.57	98.05	113.79	6200	PHOENIX, AZ
53	84.44	74.29	113.67	9951	VIRGINIA NON-MSA
54	101.56	89.45	113.53	8760	VINELAND-MILLVILLE-BRIDGETON, NJ
55	101.43	89.53	113.29	5320	MUSKEGON, MI
56	91.91	81.26	113.10	9935	NEW MEXICO NON-MSA
57	106.74	94.77	112.63	1880	CORPUS CHRISTI, TX
58	109.04	96.89	112.54	845	BEAVER COUNTY, PA
59	132.31	117.60	112.51	4480	LOS ANGELES-LONG BEACH, CA
60	87.63	77.91	112.48	9923	MAINE NON-MSA
61	113.67	101.10	112.43	3640	JERSEY CITY, NJ
62	118.19	105.32	112.22	7485	SANTA CRUZ, CA
63	111.24	99.28	112.05	720	BALTIMORE, MD
64	105.86	94.49	112.04	8640	TYLER, TX
65	95.16	85.09	111.83	5790	OCALA, FL
66	95.61	85.54	111.77	4890	MEDFORD, OR
67	114.42	102.39	111.75	8120	STOCKTON, CA
68	96.87	86.73	111.69	3180	HAGERSTOWN, MD
69	100.33	89.84	111.68	3980	LAKELAND-WINTER HAVEN, FL
70	115.86	103.75	111.67	7500	SANTA ROSA-PETALUMA, CA
71	86.40	77.43	111.58	1020	BLOOMINGTON, IN
72	120.99	108.55	111.46	4120	LAS VEGAS, NV
73	97.16	87.21	111.41	9941	OREGON NON-MSA
74	124.11	111.47	111.34	9932	NEVADA NON-MSA
75	141.57	127.19	111.30	5600	NEW YORK, NY
76	88.36	79.40	111.28	9927	MINNESOTA NON-MSA
77	98.41	88.48	111.22	2400	EUGENE-SPRINGFIELD, OR
78	90.97	81.95	111.01	6980	ST.CLOUD, MN
79	115.39	104.00	110.95	6920	SACRAMENTO, CA
80	101.30	91.33	110.92	4600	LUBBOCK, TX

TABLE 18 CONTINUED

PREVAILING CHARGES, PRACTICE COST ESTIMATES, AND THE RATIO OF PREVAILINGS TO COSTS

RANK	PREVNDX	BENCHMARK	RATIO	FIPS	MSA OR NON-MSA AREA
81	100.33	90.94	110.32	2020	DAYTONA BEACH, FL
82	113.98	103.39	110.24	2920	GALVESTON-TEXAS CITY, TX
83	101.43	92.02	110.23	870	BENTON HARBOR, MI
84	100.68	91.39	110.16	1145	BRAZORIA, TX
85	99.45	90.42	109.99	860	BELLINGHAM, WA
86	95.15	86.52	109.98	5280	MUNCIE, IN
87	99.45	90.53	109.85	9260	YAKIMA, WA
88	111.35	101.72	109.47	2840	FRESNO, CA
89	95.16	86.95	109.45	2750	FORT WALTON BEACH, FL
90	95.15	87.12	109.21	400	ANDERSON, IN
91	87.71	80.35	109.16	600	AUGUSTA, GA-SC
92	109.04	99.90	109.15	6680	READING, PA
93	94.71	86.93	108.94	9936	NEW YORK NON-MSA
94	82.16	75.45	108.90	9954	WEST VIRGINIA NON-MSA
95	95.30	87.57	108.82	2290	EAU CLAIRE, WI
96	95.28	87.74	108.59	7640	SHERMAN-DENISON, TX
97	93.39	86.08	108.49	8800	WACO, TX
98	98.57	91.22	108.06	8240	TALLAHASSEE, FL
99	95.99	88.85	108.03	7080	SALEM, OR
100	101.43	94.09	107.81	3520	JACKSON, MI
101	122.60	113.78	107.75	7480	SANTA BARBARA-SANTA MARIA-LOMPOC,C
102	91.91	85.35	107.69	4100	LAS CRUSE, NM
103	87.06	80.91	107.60	4243	LEWISTON-AUBURN, ME
104	109.62	101.89	107.59	240	ALLENTOWN-BETHLEHEM, PA-NJ
105	88.21	82.02	107.54	733	BANGOR, ME
106	105.05	97.73	107.49	9910	DELAWARE NON-MSA
107	100.14	93.28	107.36	3600	JACKSONVILLE, FL
108	130.66	121.85	107.23	360	ANAHEIM-SANTA ANA,CA
109	90.06	84.15	107.03	9920	KANSAS NON-MSA
110	85.54	79.93	107.01	8320	TERRE HAUTE, IN
111	99.19	92.71	106.99	9912	FLORIDA NON-MSA
112	111.14	104.21	106.65	6280	PITTSBURGH, PA
113	99.55	93.61	106.34	3620	JANESVILLE-BELOIT, WI
114	91.91	86.48	106.28	200	ALBUQUERQUE, NM
115	108.61	102.38	106.09	5483	NEW HAVEN-WEST HAVEN-WATERBURY-MER
116	82.87	78.23	105.93	9921	KENTUCKY NON-MSA
117	118.19	111.89	105.63	7120	SALINAS-SEASIDE-MONTEREY, CA
118	92.07	87.23	105.55	9938	NORTH DAKOTA NON-MSA
119	80.49	76.38	105.38	9901	ALABAMA NON-MSA
120	85.74	81.39	105.35	9939	OHIO NON-MSA

TABLE 18 CONTINUED

PREVAILING CHARGES, PRACTICE COST ESTIMATES, AND THE RATIO OF PREVAILINGS TO COSTS

RANK	PREVNDX	BENCHMARK	RATIO	FIPS	MSA OR NON-MSA AREA
121	82.99	78.77	105.35	3660	JOHNSON CITY-KINGSPORT-BRISTOL, TN
122	102.28	97.33	105.08	8520	TUCSON, AZ
123	82.99	79.05	104.99	4640	LYNCHBURG, VA
124	110.09	104.86	104.98	9909	CONNECTICUT NON-MSA
125	98.60	93.95	104.96	9953	WASHINGTON NON-MSA
126	99.28	94.61	104.94	8280	TAMPA-ST.PETERSBURG-CLEARWATER, FL
127	103.30	98.57	104.80	640	AUSTIN, TX
128	111.94	106.99	104.63	1123	BOSTON-LOWELL-BROCKTON-LAWRENCE-SA
129	99.28	95.02	104.49	4000	LANCASTER, PA
130	104.33	99.88	104.46	3240	HARRISBURG-LEBANON-CARLISE, PA
131	110.19	106.02	103.94	6460	POUGHKEEPSIE, NY
132	98.78	95.09	103.88	9904	ARIZONA NON-MSA
133	99.45	95.74	103.88	8200	TACOMA, WA
134	88.89	85.62	103.82	5160	MOBILE, AL
135	101.43	97.84	103.67	3000	GRAND RAPIDS, MI
136	85.30	82.42	103.49	2650	FLORENCE, AL
137	94.10	91.10	103.30	460	APPLETON-OSHKOSH-NEENAH, WI
138	92.52	89.62	103.23	1540	CHARLOTTESVILLE, VA
139	84.21	81.66	103.13	3605	JACKSONVILLE, NC
140	88.06	85.43	103.08	480	ASHEVILLE, NC
141	95.91	93.10	103.02	6740	RICHLAND-KENNEWICK, WA
142	101.43	98.51	102.96	780	BATTLE CREEK, MI
143	81.42	79.15	102.87	9949	UTAH NON-MSA
144	112.65	109.62	102.77	440	ANN ARBOR, MI
145	104.77	102.32	102.40	840	BEAUMONT-PORT ARTHUR, TX
146	107.75	105.26	102.36	6160	PHILADELPHIA, PA-NJ
147	83.96	82.05	102.34	1660	CLARKSVILLE-HOPKINSVILL, TN-KY
148	103.50	101.38	102.09	9160	WILMINGTON, DE-NJ-MD
149	135.47	132.71	102.08	5380	NASSAU-SUFFOLK, NY
150	94.31	92.40	102.07	5720	NORFOLK-VIRGINIA BEACH-NEWPORT NEW
151	100.33	98.40	101.96	5960	ORLANDO, FL
152	99.45	97.72	101.77	8725	VANCOUVER, WA
153	90.71	89.20	101.69	4680	MACON-WARNER ROBINS, GA
154	107.51	105.91	101.51	5190	MONMOUTH-OCEAN, NJ
155	99.45	98.04	101.44	1150	BREMERTON, WA
156	89.19	87.96	101.40	9940	OKLAHOMA NON-MSA
157	100.33	98.99	101.35	4900	MELBOURNE-TITUSVILLE, FL
158	88.99	87.95	101.18	9930	MONTANA NON-MSA
159	82.19	81.26	101.15	3840	KNOXVILLE, TN
160	82.78	81.89	101.09	9946	SOUTH DAKOTA NON-MSA

TABLE 18 CONTINUED

PREVAILING CHARGES, PRACTICE COST ESTIMATES, AND THE RATIO OF PREVAILINGS TO COSTS

RANK	PREVNDX	BENCHMARK	RATIO	FIPS	MSA OR NON-MSA AREA
161	91.52	90.57	101.05	7520	SAVANNAH, GA
162	113.68	112.60	100.96	5640	NEWARK, NJ
163	77.87	77.17	100.90	9929	MISSOURI NON-MSA
164	98.59	97.84	100.77	5560	NEW ORLEANS, LA
165	92.95	92.24	100.77	2240	DULUTH, MN-WI
166	93.34	92.78	100.60	4440	LORAIN-ELYRIA, OH
167	100.33	99.75	100.58	1140	BRADENTON, FL
168	92.67	92.28	100.42	2760	FORT WAYNE, IN
169	82.19	81.89	100.37	5360	NASHVILLE, TN
170	84.17	83.91	100.31	9918	INDIANA NON-MSA
171	101.43	101.18	100.25	4040	LANSING-EAST LANSING, MI
172	98.42	98.22	100.20	40	ABILENE, TX
173	101.43	101.36	100.07	6960	SAGINAW-BAY CITY-MIDLAND, MI
174	78.16	78.16	100.00	450	ANNISTON, AL
175	94.08	94.14	99.94	7620	SHEBOYGAN, WI
176	119.21	119.29	99.93	5775	OAKLAND, CA
177	92.38	92.52	99.85	2000	DAYTON-SPRINGFIELD, OH
178	73.82	74.01	99.74	9928	MISSISSIPPI NON-MSA
179	113.67	113.99	99.72	5015	MIDDLESEX-SOMERSET-HUNTERDON, NJ
180	96.44	96.86	99.57	3960	LAKE CHARLES, LA
181	95.81	96.33	99.46	9924	MARYLAND NON-MSA
182	91.25	91.82	99.38	8680	UTICA-ROME, NY
183	88.99	89.70	99.21	880	BILLINGS, MT
184	78.72	79.51	99.00	1440	CHARLESTON, SC
185	78.72	79.62	98.87	1760	COLUMBIA, SC
186	94.13	95.22	98.86	3080	GREEN BAY, WI
187	90.83	91.93	98.80	3800	KENOSHA, WI
188	96.62	97.81	98.78	9080	WICHITA FALLS, TX
189	87.20	88.31	98.74	7920	SPRINGFIELD, MO
190	106.35	107.80	98.65	1920	DALLAS, TX
191	95.15	96.58	98.52	2960	GARY-HAMMOND, IN
192	82.64	83.89	98.51	1560	CHATTANOOGA, TN-GA
193	114.30	116.07	98.48	2680	FORT LAUDERDALE-HOLLYWOOD-POMPANO
194	93.40	94.84	98.48	2440	EVANSVILLE, IN-KY
195	101.43	103.05	98.43	3720	KALAMAZOO, MI
196	107.51	109.22	98.43	8480	TRENTON, NJ
197	84.21	85.57	98.41	9200	WILMINGTON, NC
198	82.47	83.81	98.40	4920	MEMPHIS, TN-AR-MS
199	99.45	101.32	98.15	5910	OLYMPIA, WA
200	78.72	80.24	98.11	9945	SOUTH CAROLINA NON-MSA

TABLE 18 CONTINUED

PREVAILING CHARGES, PRACTICE COST ESTIMATES, AND THE RATIO OF PREVAILINGS TO COSTS

RANK	PREVNDX	BENCHMARK	RATIO	FIPS	MSA OR NON-MSA AREA
201	78.72	80.29	98.04	3160	GREENVILLE-SPARTANBURG, SC
202	78.72	80.32	98.01	405	ANDERSON, SC
203	89.64	91.55	97.91	3200	HAMILTON-MIDDLETOWN, OH
204	96.75	98.81	97.91	7680	SHREVEPORT, LA
205	84.21	86.02	97.89	3290	HICKORY, NC
206	106.14	108.45	97.87	3283	HARTFORD-MIDDLETOWN-NEW BRITAIN-BR
207	83.75	85.61	97.82	120	ALBANY, GA
208	82.19	84.06	97.77	9947	TENNESSEE NON-MSA
209	89.88	91.98	97.72	3500	IOWA CITY, IA
210	97.91	100.23	97.68	5523	NEW LONDON-NORWICH, CT
211	81.42	83.38	97.65	7160	SALT LAKE CITY-OGDEN, UT
212	98.15	100.54	97.62	2800	FORT WORTH-ARLINGTON, TX
213	94.42	96.75	97.59	5700	NIAGARA FALL, NY
214	78.16	80.14	97.53	2880	GADSDEN, AL
215	96.51	98.96	97.52	4420	LONGVIEW-MARSHALL, TX
216	91.72	94.32	97.24	6403	PORTLAND, ME
217	92.57	95.24	97.20	9320	YOUNGSTOWN-WARREN, OH
218	90.08	93.05	96.81	2975	GLENS FALLS, NY
219	100.92	104.31	96.75	5080	MILWAUKEE, WI
220	84.46	87.33	96.71	2180	DOTHAN, AL
221	91.12	94.32	96.61	4520	LOUISVILLE, KY-IN
222	92.07	95.30	96.61	2985	GRAND FORKS, ND
223	111.65	115.60	96.58	2160	DETROIT, MI
224	78.16	80.94	96.57	8600	TUSCALOOSA, AL
225	119.91	124.24	96.51	7400	SAN JOSE, CA
226	90.41	93.69	96.50	7840	SPOKANE, WA
227	77.30	80.31	96.25	9950	VERMONT NON-MSA
228	80.73	84.12	95.97	9913	GEORGIA NON-MSA
229	85.78	89.58	95.76	1740	COLUMBIA, MO
230	81.44	85.29	95.48	1800	COLUMBUS, GA-AL
231	82.78	86.71	95.46	7760	SIOUX FALLS, SD
232	96.08	100.71	95.41	3690	JOLIET, IL
233	114.30	120.12	95.16	8960	WEST PALM BEACH-BOCA RATON-DELRAY
234	91.80	96.60	95.03	960	BINGHAMTON, NY
235	85.84	90.37	94.98	3400	HUNTINGTON-ASHLAND,WV-KY-OH
236	76.54	80.64	94.92	9931	NEBRASKA NON-MSA
237	108.82	114.71	94.87	1600	CHICAGO, IL
238	101.43	106.93	94.86	2640	FLINT, MI
239	92.07	97.16	94.76	1010	BISMARK, ND
240	79.03	83.46	94.70	3710	JOPLIN, MO

TABLE 18 CONTINUED

PREVAILING CHARGES, PRACTICE COST ESTIMATES, AND THE RATIO OF PREVAILINGS TO COSTS

RANK	PREVNDX	BENCHMARK	RATIO	FIPS	MSA OR NON-MSA AREA
241	89.00	94.02	94.66	4280	LEXINGTON-FAYETTE, KY
242	95.44	100.94	94.55	320	AMARILLO, TX
243	89.08	94.29	94.47	1320	CANTON, OH
244	90.83	96.37	94.26	6600	RACINE, WI
245	87.85	93.28	94.18	1840	COLUMBUS, OH
246	86.38	91.82	94.08	4320	LIMA, OH
247	91.21	96.96	94.07	3760	KANSAS CITY, MO
248	86.40	91.88	94.04	7800	SOUTH BEND-MISHAWAKA, IN
249	92.09	97.93	94.04	6760	RICHMOND-PETERSBURG, VA
250	89.07	94.73	94.02	6640	RALEIGH-DURHAM, NC
251	117.00	124.60	93.90	6720	RENO, NV
252	81.89	87.21	93.90	500	ATHENS, GA
253	81.69	87.06	93.84	9919	IOWA NON-MSA
254	84.99	90.61	93.80	9917	ILLINOIS NON-MSA
255	91.20	97.26	93.77	8160	SYRACUSE, NY
256	94.42	100.89	93.58	1280	BUFFALO, NY
257	94.50	101.16	93.41	4720	MADISON, WI
258	82.67	88.63	93.28	6800	ROANOKE, VA
259	84.82	91.02	93.19	5990	OWENSBORO, KY
260	77.04	82.70	93.15	6025	PASCAGOULA, MS
261	77.30	83.02	93.10	1303	BURLINGTON, VT
262	82.55	88.81	92.95	9916	IDAHO NON-MSA
263	89.09	96.06	92.75	2335	ELMIRA, NY
264	89.84	96.92	92.69	1000	BIRMINGHAM, AL
265	96.10	103.83	92.56	5880	OKLAHOMA CITY, OK
266	101.56	109.75	92.54	560	ATLANTIC CITY, NJ
267	82.20	89.17	92.18	7000	ST.JOSEPH, MO
268	107.77	117.19	91.96	3360	HOUSTON, TX
269	92.29	100.53	91.81	3480	INDIANAPOLIS, IN
270	82.13	89.69	91.57	2200	DUBUQUE, IA
271	82.59	90.29	91.47	6453	PORTSMOUTH-DOVER-ROCHESTER,NH
272	90.76	99.87	90.88	7040	ST.LOUIS, MO-IL
273	113.67	125.38	90.66	875	BERGEN-PASSAIC, NJ
274	88.89	98.36	90.37	1480	CHARLESTON, WV
275	89.57	99.28	90.22	80	AKRON, OH
276	83.90	93.01	90.20	4360	LINCOLN, NE
277	117.38	130.21	90.14	1163	BRIDGEPORT-STAMFORD-NORWALK-DANBUR
278	99.13	110.00	90.12	6440	PORTLAND, OR
279	88.75	98.68	89.94	1640	CINCINNATI, OH-KY-IN
280	91.01	101.24	89.89	8400	TOLEDO, OH

TABLE 18 CONTINUED

PREVAILING CHARGES, PRACTICE COST ESTIMATES, AND THE RATIO OF PREVAILINGS TO COSTS

RANK	PREVNDX	BENCHMARK	RATIO	FIPS	MSA OR NON-MSA AREA
281	90.06	100.32	89.77	8440	TOPEKA, KS
282	112.07	124.96	89.68	8840	WASHINGTON, DC-MD-VA
283	84.87	94.79	89.53	5240	MONTGOMERY, AL
284	92.44	103.38	89.42	160	ALBANY-SCHENECTADY-TROY, NY
285	94.75	106.19	89.22	520	ATLANTA, GA
286	99.19	111.20	89.20	8560	TULSA, OK
287	83.51	93.63	89.19	9000	WHEELING, WV-OH
288	123.09	138.20	89.07	7360	SAN FRANCISCO, CA
289	89.97	101.30	88.82	760	BATON ROUGE, LA
290	85.30	96.08	88.78	3440	HUNTSVILLE, AL
291	83.66	94.30	88.72	1520	CHARLOTTE-GASTONIA-ROCK HILL, NC-S
292	101.15	114.03	88.71	7600	SEATTLE, WA
293	84.11	96.39	87.26	5920	OMAHA, NE-IA
294	100.33	115.86	86.59	7510	SARASOTA, FL
295	88.37	102.23	86.44	1960	DAVENPORT-ROCK ISLAND-MOLINE, IA-I
296	96.21	111.48	86.30	6840	ROCHESTER, NY
297	85.19	99.17	85.91	1040	BLOOMINGTON-NORMAL, IL
298	88.18	103.17	85.47	6880	ROCKFORD, IL
299	83.64	98.22	85.16	9908	COLORADO NON-MSA
300	89.44	105.30	84.94	7880	SPRINGFIELD, IL
301	85.54	100.77	84.88	3850	KOKOMO, IN
302	83.64	98.88	84.59	2670	FORT COLLINS-LOVELAND, CO
303	93.34	110.45	84.51	1680	CLEVELAND, OH
304	87.95	104.23	84.38	9956	WYOMING NON-MSA
305	83.64	99.17	84.34	3060	GREELEY, CO
306	76.48	90.85	84.18	9933	NEW HAMPSHIRE NON-MSA
307	83.64	99.69	83.90	1125	BOULDER-LONGMONT, CO
308	76.48	91.28	83.78	4763	MANCHESTER-NASHUA, NH
309	87.95	105.14	83.65	1350	CASPER, WY
310	83.64	100.63	83.11	1720	COLORADO SPRINGS, CO
311	97.90	117.84	83.08	3965	LAKE COUNTY, IL
312	90.06	109.42	82.31	9040	WICHITA, KS
313	107.64	131.62	81.78	5040	MIDLAND, TX
314	83.64	103.15	81.09	2080	DENVER, CO
315	82.13	101.39	81.00	1360	CEDAR RAPIDS, IA
316	86.24	107.42	80.28	5120	MINNEAPOLIS-ST.PAUL, MN-WI
317	85.09	108.92	78.12	2120	DES MOINES, IA
318	89.39	115.28	77.54	3880	LAFAYETTE, LA
319	86.37	111.53	77.44	6120	PEORIA, IL
320	73.82	98.21	75.16	3560	JACKSON, MS

TABLE 19

MSAS WITH UNMATCHED RELATIVE PRACTICE COSTS AND PREVAILING CHARGES

MSAS WITH ARGUABLY EXCESSIVE PREVAILING CHARGES

			COST INDEX	
MSA	NAME	PREVNDX	MAX	MIN
4480	LOS ANGELES-LONG BEACH, CA	132.31	122.155	103.952
5000	MIAMI-HIALEAH, FL	125.51	108.122	94.580
9915	HAWAII NON-MSA	124.58	120.889	82.308
3320	HONOLULU, HI	124.58	120.759	87.269
9932	NEVADA NON-MSA	124.11	120.731	95.055
7320	SAN DIEGO, CA	122.73	122.117	95.136
7480	SANTA BARBARA-SANTA MARIA-L	122.60	118.438	103.094
4120	LAS VEGAS, NV	120.99	120.095	100.283
6780	RIVERSIDE-SAN BERNARDINO,CA	120.95	112.916	99.106
8720	VALLEJO-FAIRFIELD-NAPA, CA	120.46	118.597	84.495
7120	SALINAS-SEASIDE-MONTEREY, C	118.19	117.519	89.212
680	BAKERSFIELD, CA	117.97	109.899	96.405
5170	MODESTO, CA	117.96	107.537	97.890
9906	CALIFORNIA NON-MSA	117.11	105.745	86.694
1620	CHICO, CA	115.54	108.379	94.774
6690	REDDING, CA	115.54	105.821	91.249
6920	SACRAMENTO, CA	115.39	108.174	92.301
8120	STOCKTON, CA	114.42	109.458	95.026
2710	FORT PIERCE, FL	114.30	103.945	94.337
2920	GALVESTON-TEXAS CITY, TX	113.98	107.744	88.762
3640	JERSEY CITY, NJ	113.67	109.538	76.495
8780	VISALIA-TULARE-PORTERVILLE,	113.24	107.902	90.309
8003	SPRINGFIELD,MA	112.77	99.434	89.182
6200	PHOENIX, AZ	111.57	106.064	97.431
2840	FRESNO, CA	111.35	108.697	100.554
720	BALTIMORE, MD	111.24	103.014	82.698
6280	PITTSBURGH, PA	111.14	110.583	94.038
6483	PROVIDENCE-PAWTUCKET-WOONSO	110.29	102.676	86.034
9909	CONNECTICUT NON-MSA	110.09	110.076	77.570
9243	WORCESTER-FITCHBURG-LEOMINS	110.05	102.017	80.316

TABLE 19 CONTINUED

MSAS WITH UNMATCHED RELATIVE PRACTICE COSTS AND PREVAILING CHARGES

MSAS WITH ARGUABLY EXCESSIVE PREVAILING CHARGES

			COST INDEX	
MSA	NAME	PREVNDX	MAX	MIN
6323	PITTSFIELD, MA	109.67	99.502	83.208
240	ALLENTOWN-BETHLEHEM, PA-NJ	109.62	103.868	94.902
845	BEAVER COUNTY, PA	109.04	101.340	89.565
6680	READING, PA	109.04	108.235	92.552
4080	LAREDO, TX	108.11	95.049	65.126
1880	CORPUS CHRISTI, TX	106.74	97.426	87.471
7560	SCRANTON-WILKES BARRE, PA	106.60	99.411	87.060
9925	MASSACHUSETTS NON-MSA	106.08	98.990	79.639
8050	STATE COLLEGE,PA	105.66	101.639	65.941
9280	YORK, PA	105.66	100.628	85.796
7240	SAN ANTONIO, TX	105.30	98.969	85.043
9910	DELAWARE NON-MSA	105.05	100.321	86.108
840	BEAUMONT-PORT ARTHUR, TX	104.77	104.024	86.310
3240	HARRISBURG-LEBANON-CARLISE,	104.33	102.517	94.311
2320	EL PASO, TX	103.21	95.291	76.113
9942	PENNSYLVANIA NON-MSA	101.90	100.168	74.414
8760	VINELAND-MILLVILLE-BRIDGETO	101.56	99.864	85.853
1145	BRAZORIA, TX	100.68	100.543	71.146
6080	PENSACOLA, FL	100.33	100.173	84.736
9953	WASHINGTON NON-MSA	98.60	98.411	69.493
9948	TEXAS NON-MSA	95.34	92.919	65.700

TABLE 19 CONTINUED

MSAS WITH UNMATCHED RELATIVE PRACTICE COSTS AND PREVAILING CHARGES

MSAS WITH ARGUABLY DEFICIENT PREVAILING CHARGES

			COST INDEX	
MSA	NAME	PREVNDX	MAX	MIN
3965	LAKE COUNTY, IL	97.90	134.635	102.427
4720	MADISON, WI	94.50	111.472	95.618
1010	BISMARK, ND	92.07	107.418	96.292
2985	GRAND FORKS, ND	92.07	111.359	95.264
8400	TOLEDO, OH	91.01	117.566	93.807
3800	KENOSHA, WI	90.83	100.565	91.335
6600	RACINE, WI	90.83	114.086	96.046
2975	GLENS FALLS, NY	90.08	111.565	92.972
760	BATON ROUGE, LA	89.97	106.096	96.149
3500	IOWA CITY, IA	89.88	114.760	91.979
1000	BIRMINGHAM, AL	89.84	111.460	91.208
3200	HAMILTON-MIDDLETOWN, OH	89.64	100.731	91.110
80	AKRON, OH	89.57	111.273	92.838
7880	SPRINGFIELD, IL	89.44	108.254	101.184
3880	LAFAYETTE, LA	89.39	115.916	98.218
2335	ELMIRA, NY	89.09	110.075	93.997
6640	RALEIGH-DURHAM, NC	89.07	100.512	89.495
4280	LEXINGTON-FAYETTE, KY	89.00	101.064	93.128
1640	CINCINNATI, OH-KY-IN	88.75	101.738	91.701
6880	ROCKFORD, IL	88.18	106.269	99.500
1350	CASPER, WY	87.95	106.014	90.107
1840	COLUMBUS, OH	87.85	99.031	90.388
4320	LIMA, OH	86.38	142.366	87.913
6120	PEORIA, IL	86.37	115.550	100.604
5120	MINNEAPOLIS-ST.PAUL, MN-WI	86.24	111.137	95.215
1740	COLUMBIA, MO	85.78	124.505	88.913
1040	BLOOMINGTON-NORMAL, IL	85.19	108.608	91.476
2120	DES MOINES, IA	85.09	111.989	97.238
5240	MONTGOMERY, AL	84.87	100.889	88.262
5920	OMAHA, NE-IA	84.11	104.939	90.155

TABLE 19 CONTINUED

MSAS WITH UNMATCHED RELATIVE PRACTICE COSTS AND PREVAILING CHARGES

MSAS WITH ARGUABLY DEFICIENT PREVAILING CHARGES

			COST INDEX	
MSA	NAME	PREVNDX	MAX	MIN
1520	CHARLOTTE-GASTONIA-ROCK HIL	83.66	97.664	91.153
1720	COLORADO SPRINGS, CO	83.64	110.112	85.144
2080	DENVER, CO	83.64	112.480	86.989
7760	SIOUX FALLS, SD	82.78	110.458	86.712
1560	CHATTANOOGA, TN-GA	82.64	96.353	83.056
4920	MEMPHIS, TN-AR-MS	82.47	98.944	83.755
7000	ST.JOSEPH, MO	82.20	111.986	83.381
2200	DUBUQUE, IA	82.13	97.635	88.150
1360	CEDAR RAPIDS, IA	82.13	111.753	94.501
500	ATHENS, GA	81.89	114.854	86.235
1800	COLUMBUS, GA-AL	81.44	105.050	82.816
7160	SALT LAKE CITY-OGDEN, UT	81.42	100.445	83.202
9913	GEORGIA NON-MSA	80.73	98.108	81.256
3160	GREENVILLE-SPARTANBURG, SC	78.72	96.015	79.320
1760	COLUMBIA, SC	78.72	96.688	79.575
405	ANDERSON, SC	78.72	97.755	80.259
9945	SOUTH CAROLINA NON-MSA	78.72	94.607	79.259
8600	TUSCALOOSA, AL	78.16	101.699	78.556
6025	PASCAGOULA, MS	77.04	103.492	78.957
9931	NEBRASKA NON-MSA	76.54	102.797	79.274
9933	NEW HAMPSHIRE NON-MSA	76.48	105.778	76.822
4763	MANCHESTER-NASHUA, NH	76.48	104.064	82.701
3560	JACKSON, MS	73.82	103.669	92.380
9928	MISSISSIPPI NON-MSA	73.82	98.930	74.012

FIGURE 1A

RANGE OF COSTS OF PHYSICIANS' PRACTICES IN THE UNITED STATES, 1983/4

Figure 1a displays the range of physician practice costs for the United States estimated from the benchmark cost of practice index, Option 1. The basis for this index is a set of national cost of practice cost shares across all specialties. The price surrogates used for the components of practice costs are per capita income, wages in the health sector from the FICA series on wages in the offices of physicians and surgeons, monthly gross rental costs of renter occupied housing units, and the Urban Institute malpractice blended rates by state. With an expected national value of 100, the range of practice costs exhibited in this map extends from 77 for the State of Arkansas to 130 for the State of Alaska.

FIGURE 1A

GEOGRAPHIC VARIATIONS IN PHYSICIAN PRACTICE COSTS

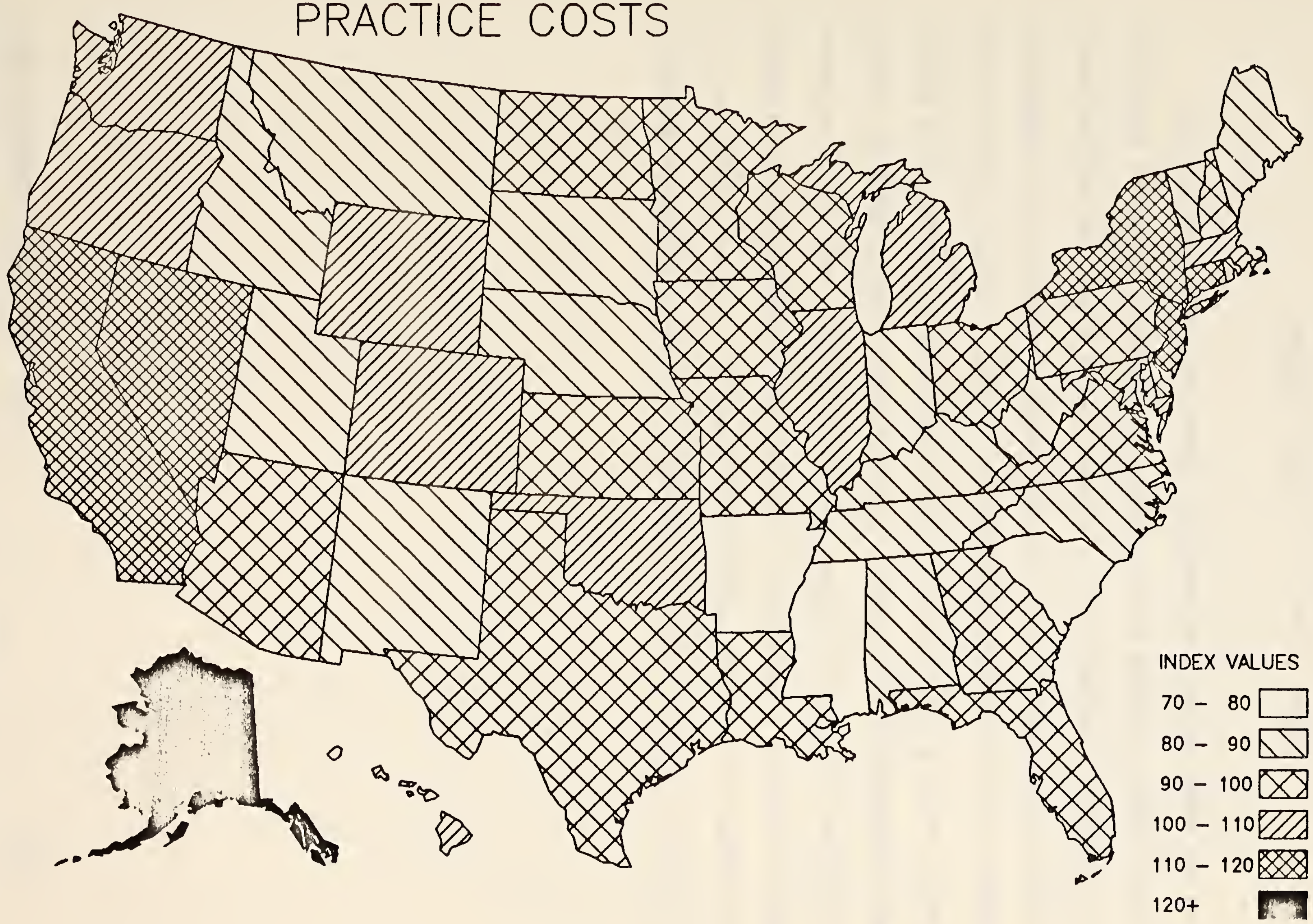
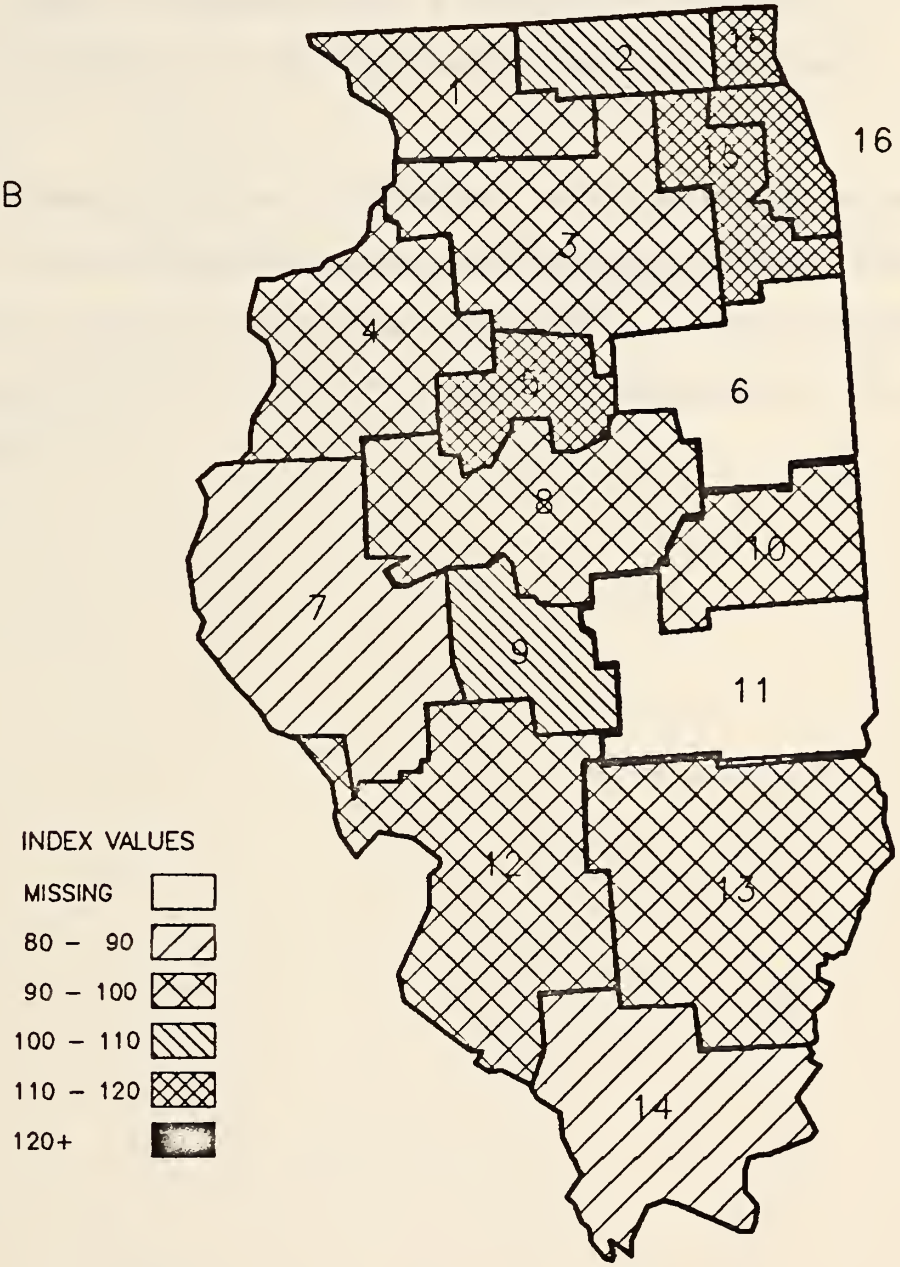


FIGURE 1B

RANGE OF COSTS OF PHYSICIANS' PRACTICES IN THE STATE OF ILLINOIS, 1983/4

Figure 1B displays the range of physician practice costs for the State of Illinois estimated from the benchmark cost of practice index, Option 1. The basis for this index is a set of national cost of practice cost shares across all specialties. The price surrogates used for the components of practice costs are per capita income, wages in the health sector from the FICA series on wages in the offices of physicians and surgeons, monthly gross rental costs of renter occupied housing units, and the Urban Institute malpractice blended rates by state. The value of this index ranges from 81 for locality 14, the southern most counties of the State to 116 for locality 15, which includes the city of Joliet, Illinois. [No observations in the PPCIS were available for localities 6, including Decatur, or locality 11, which includes Kankakee, Illinois.

FIGURE 1B



BENCHMARK PRACTICE COST INDEX:
ILLINOIS ESTIMATES

FIGURE 2A

RANGE OF MEDICARE PART B PREVAILING CHARGES IN THE UNITED STATES, FEE SCREEN YEAR 1984-MAY 1986

Figure 2a displays the range of Medicare Part B prevailing charges by state estimated from the Directory of Medicare Prevailing Charges. With an expected national value of 100, the range of prevailing charges exhibited in this map extends from 72 for Puerto Rico and 76 for Mississippi to 153 for the State of Alaska.

FIGURE 2A

GEOGRAPHIC VARIATIONS IN MEDICARE PART B PREVAILING CHARGES, 1984

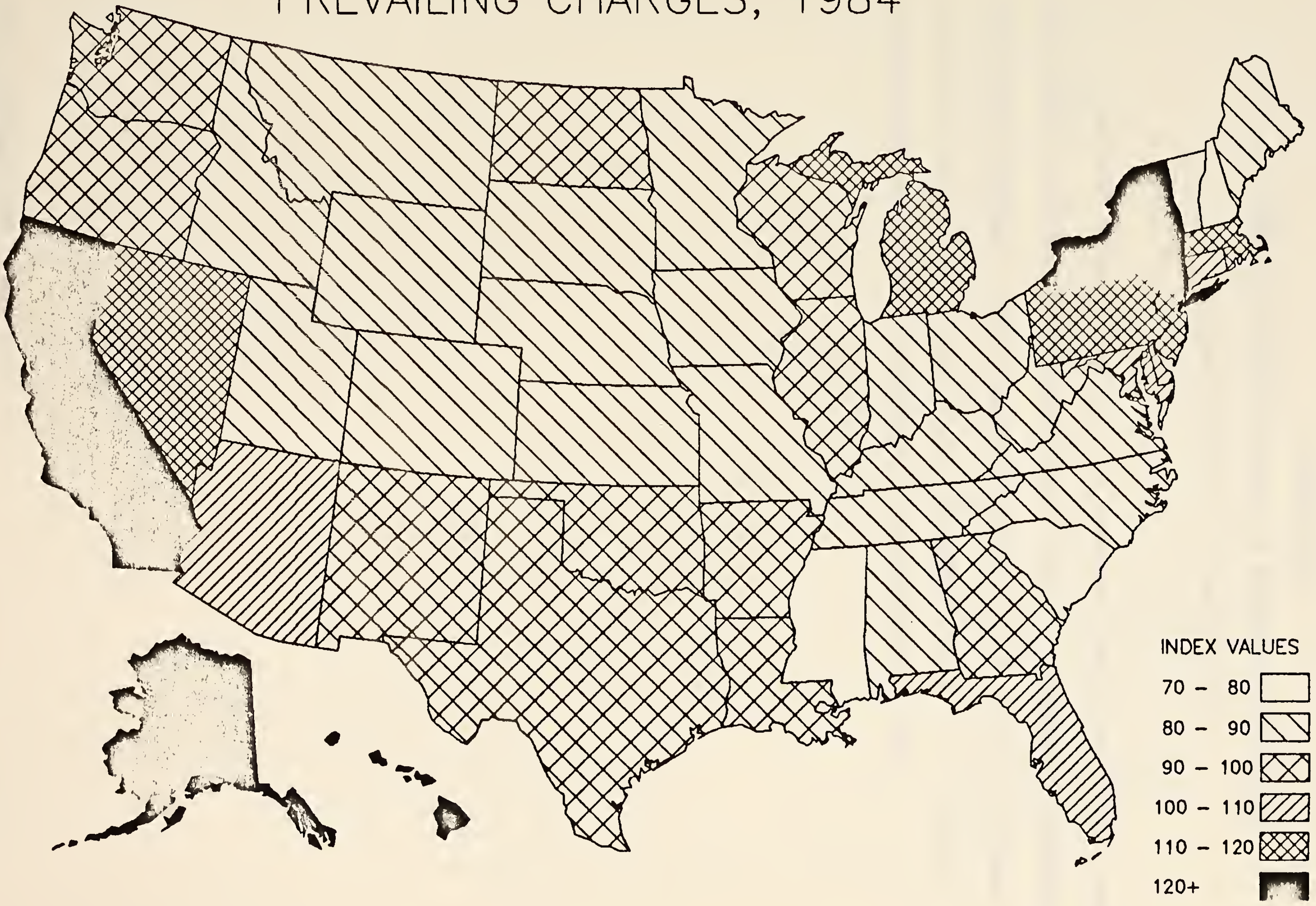
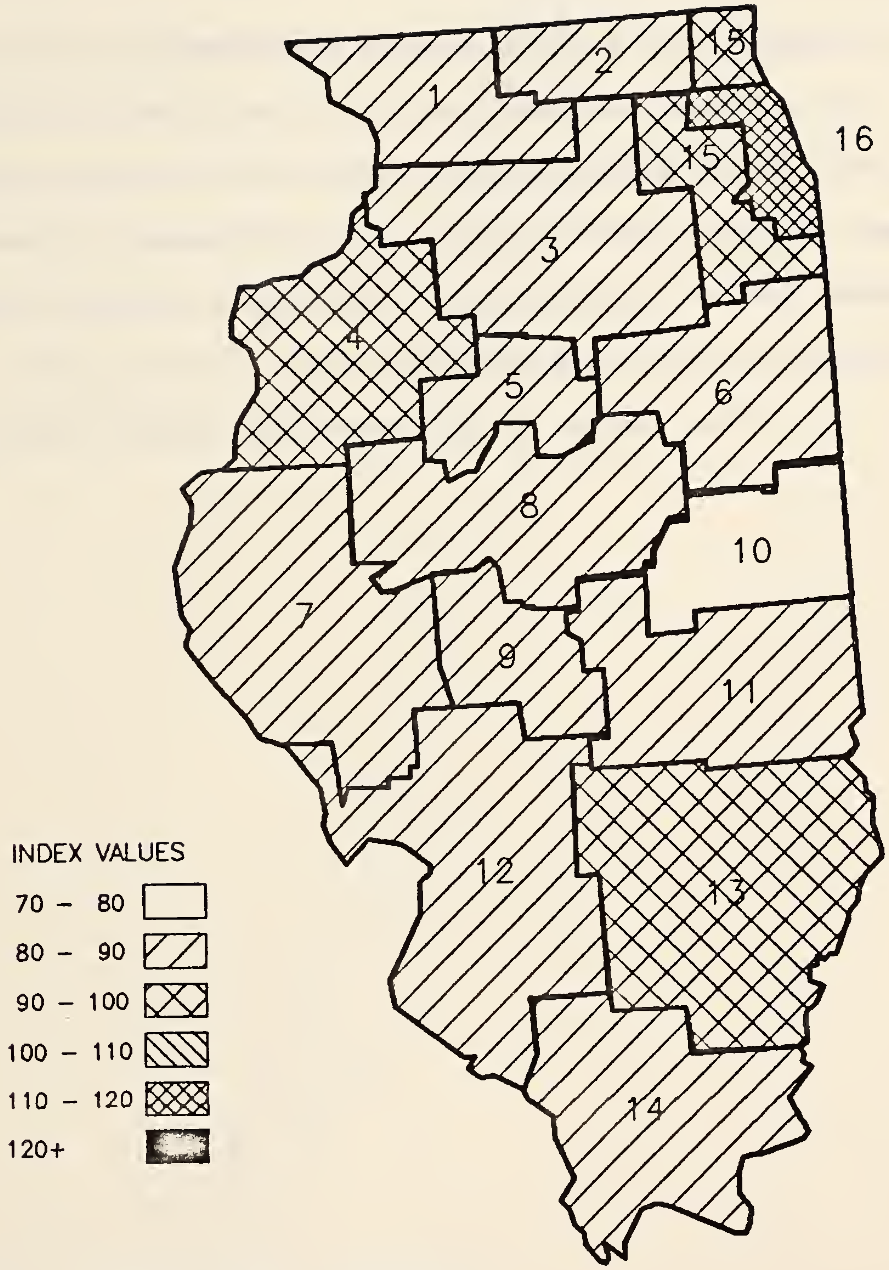


FIGURE 2B

RANGE OF MEDICARE PART B PREVAILING CHARGES IN THE STATE OF ILLINOIS, 1983/4

Figure 2B displays the range of Medicare Part B prevailing charges by by locality the State of Illinois estimated from the Directory of Medicare Prevailing Charges. With an expected national value of 100, the range of prevailing charges exhibited in this map extends from 81 for locality 6, which includes Decatur, to 110 for locality 16, Chicago/Cook County.

FIGURE 2B



PREVAILING CHARGE INDEX:
ILLINOIS ESTIMATES

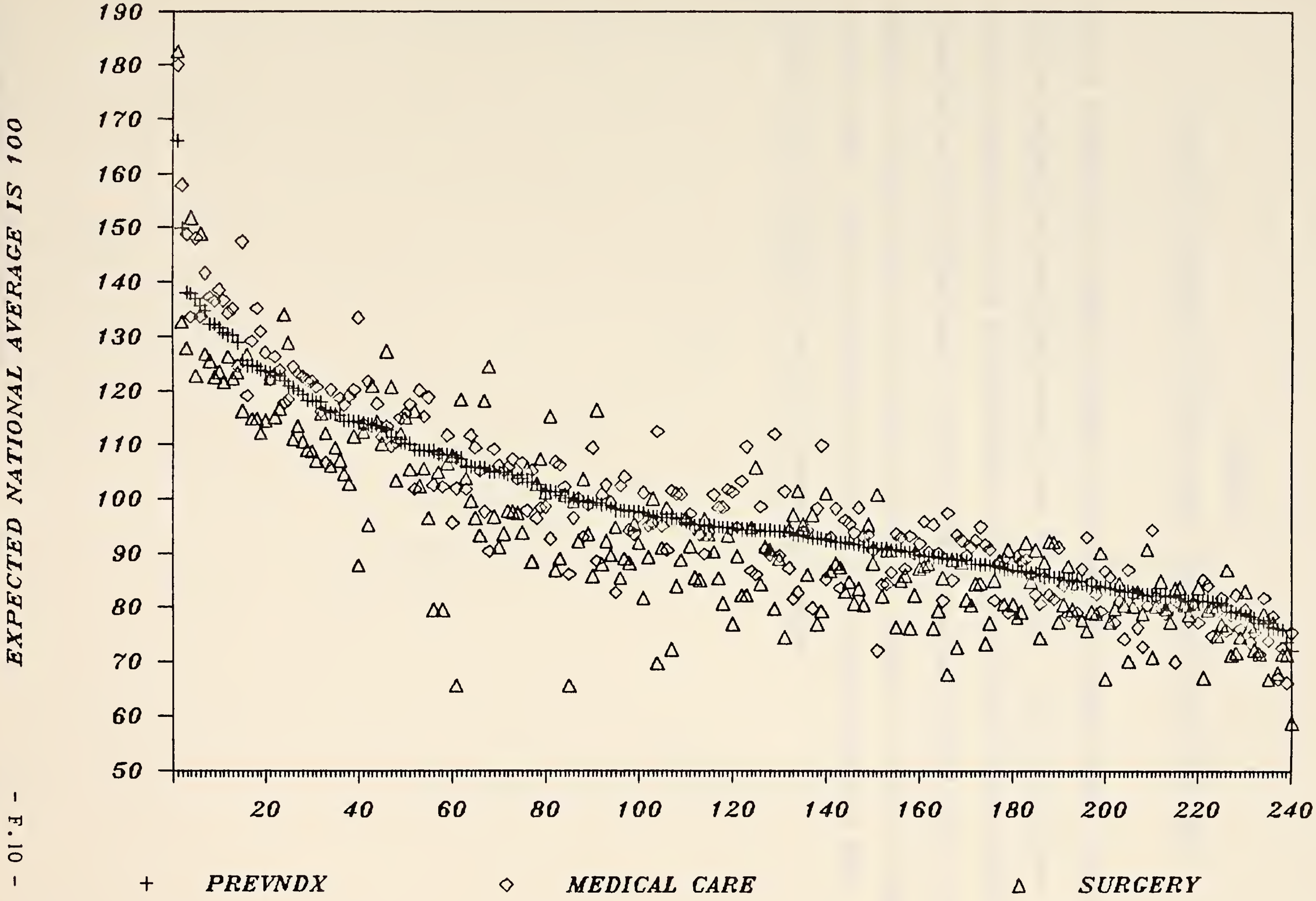
Figure 3

CORRESPONDENCE BETWEEN PREVAILING CHARGE INDEX AND SUBINDICES

Figure 3 depicts the correspondence between the aggregate prevailing charge index by locality and the two major subcomponents, the medical care prevailing charge index and the surgery prevailing charge index. The data have been arrayed in descending order of the aggregate prevailing charge index, hence the horizontal axis is indicated as the rank order of localities with respect to the aggregate index. On the vertical index are measured the aggregate index, the medical care index, and the surgery index.

FIGURE 3

PREVAILING CHARGE INDICES BY LOCALITY



[illegible]

Figure 4

RELATION BETWEEN PRACTICE COSTS AND PREVAILING CHARGES

Figure 4 depicts the relation between the benchmark practice index, Option 1 and the aggregate prevailing charge index by locality. The practice cost index is measured on the horizontal axis while the prevailing charge index is measured on the vertical axis. For this reason, localities located above the diagonal represent those with relative prevailing charges in excess of relative practice costs. Those located below the diagonal represent localities with relative costs in excess of relative prevailing charges.

FIGURE 4

PREVAILING CHARGES AND COSTS

INDICES BY LOCALITY

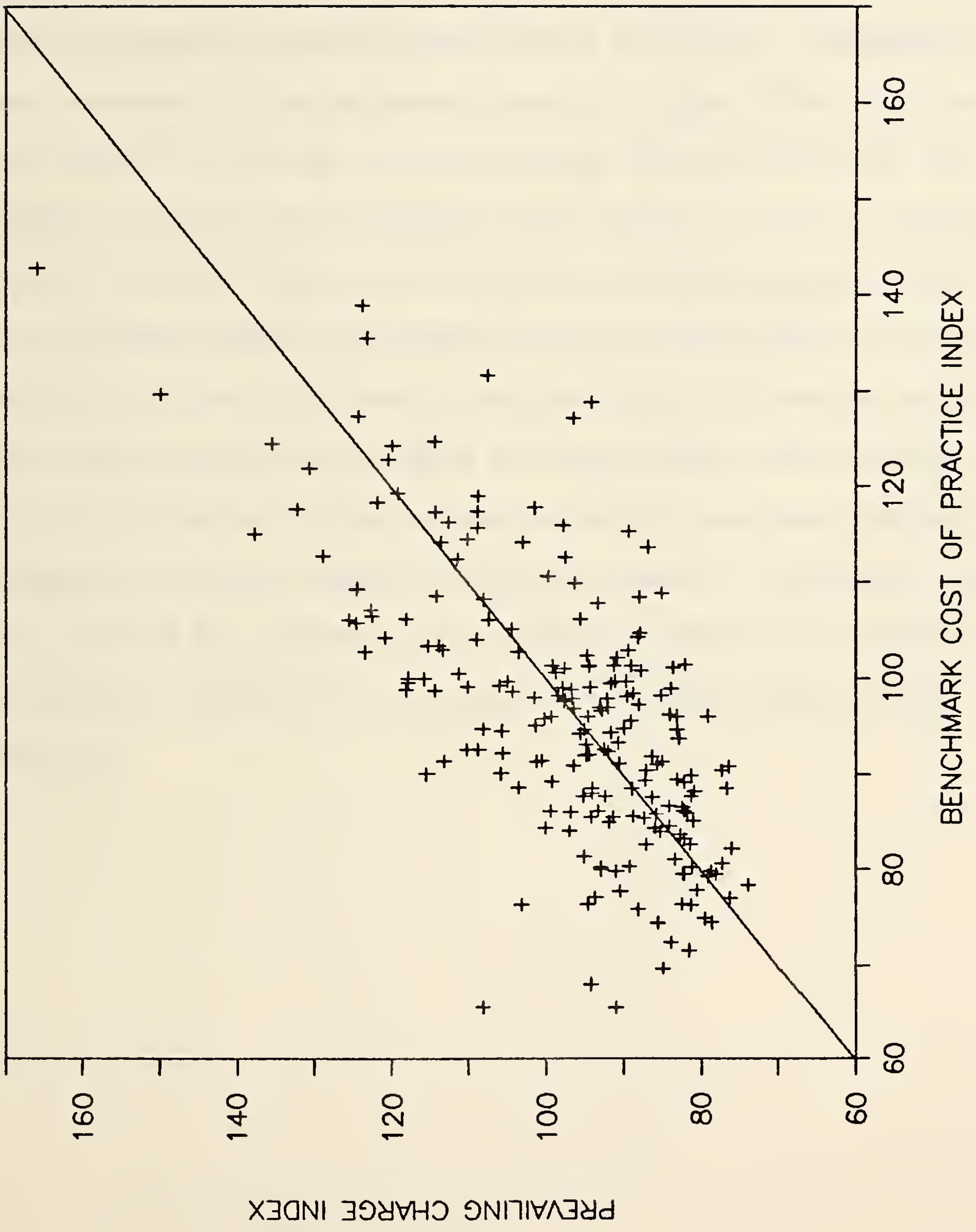


Figure 5

MAXIMUM AND MINIMUM PRACTICE COST ESTIMATES AND PREVAILING CHARGES

Figure 5 depicts the relation between the extremes of the practice cost indices and the aggregate prevailing charge index by locality. The localities have been sequenced by the aggregate prevailing charge index. They are arrayed from highest to lowest in rank order along the horizontal axis. For most localities, the aggregate prevailing charge index is between the minimum practice cost index value and the maximum practice cost index value. There are 31 localities where the prevailing charge index exceeds the maximum practice cost index value, and 37 localities where the minimum practice cost index value exceeds the aggregate prevailing charge index. Those localities where the prevailing charge estimate exceeds the maximum practice cost estimate are relatively highly ranked with respect to prevailing charges [left side of Figure 5], while those with minimum practice costs estimates in excess of prevailing charges have relatively low prevailing charges [right side of Figure 5].

Figure 5

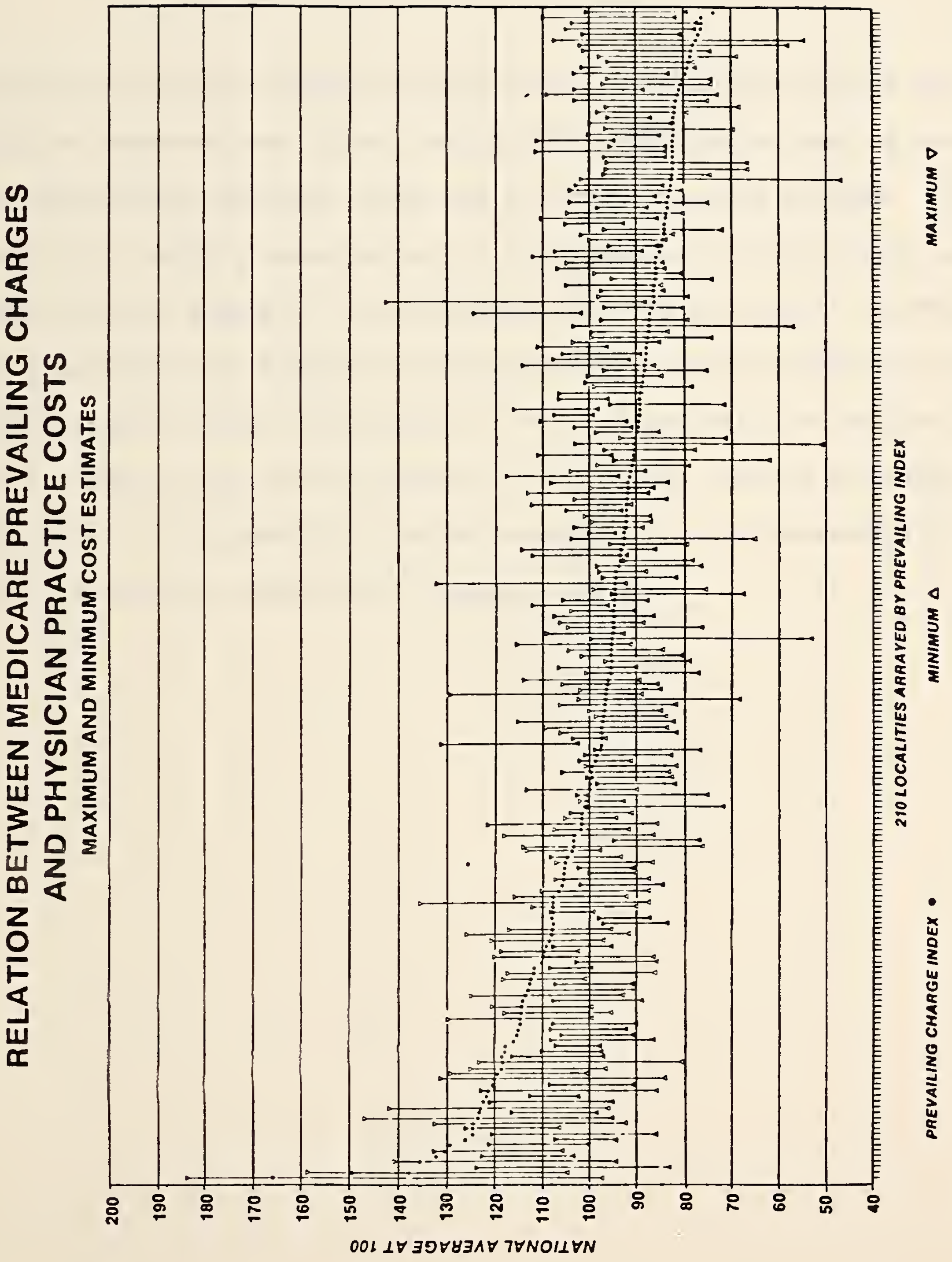

RELATION BETWEEN MEDICARE PREVAILING CHARGES AND PHYSICIAN PRACTICE COSTS
MAXIMUM AND MINIMUM COST ESTIMATES
200
190
180
170
160
150
140
130
120
110
100
90
80
70
60
50
40
NATIONAL AVERAGE AT 100
210 LOCALITIES ARRAYED BY PREVAILING INDEX
PREVAILING CHARGE INDEX ●
MINIMUM △
MAXIMUM ▽

Figure 6

RELATION BETWEEN JIL SYSTEMS AND URBAN INSTITUTE COST OF PRACTICE ESTIMATES BY MSA AREAS

Figure 6 depicts the relation between the JIL SYSTEMS benchmark cost of practice index and the Urban Institute/CHER GMEI cost of practice index for 313 Metropolitan Statistical Areas and non-MSA areas within states. The JIL benchmark series is measured on the horizontal axis and the Urban Institute GMEI series is measured on the vertical axis. For this reason, the MSAs depicted above the diagonal have higher relative practice estimates on the Urban Institute scale than on the JIL scale. Those below the diagonal have lower relative practice cost estimates on the Urban Institute scale than on the JIL scale. In regressing the Urban estimates on the corresponding JIL estimates one can observe an R^2 statistic of 0.51.

FIGURE 6

ALTERNATIVE COST OF PRACTICE INDICES
JIL BENCHMARK V. URBAN GMEI
313 MSA/NON-MSA AREAS

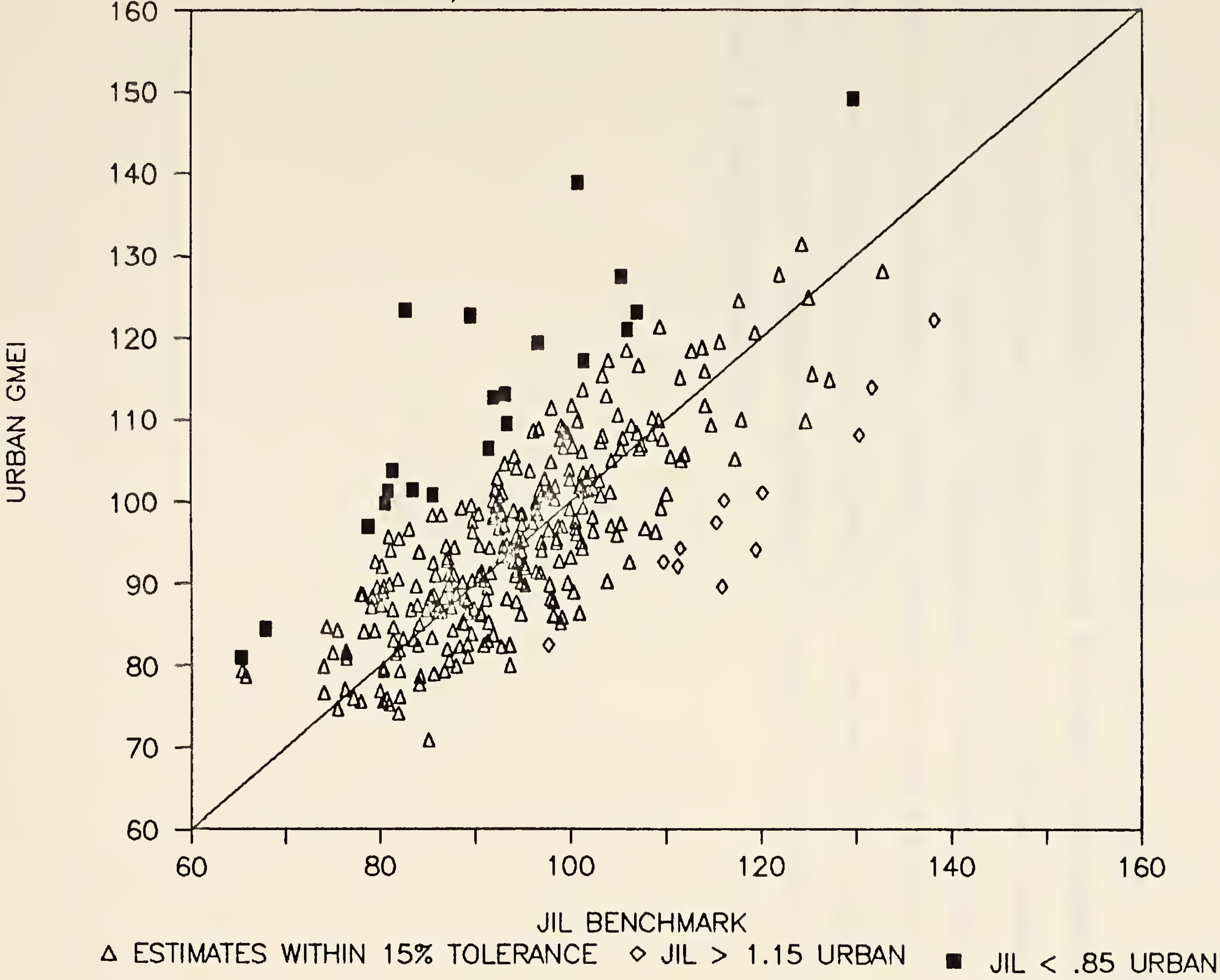


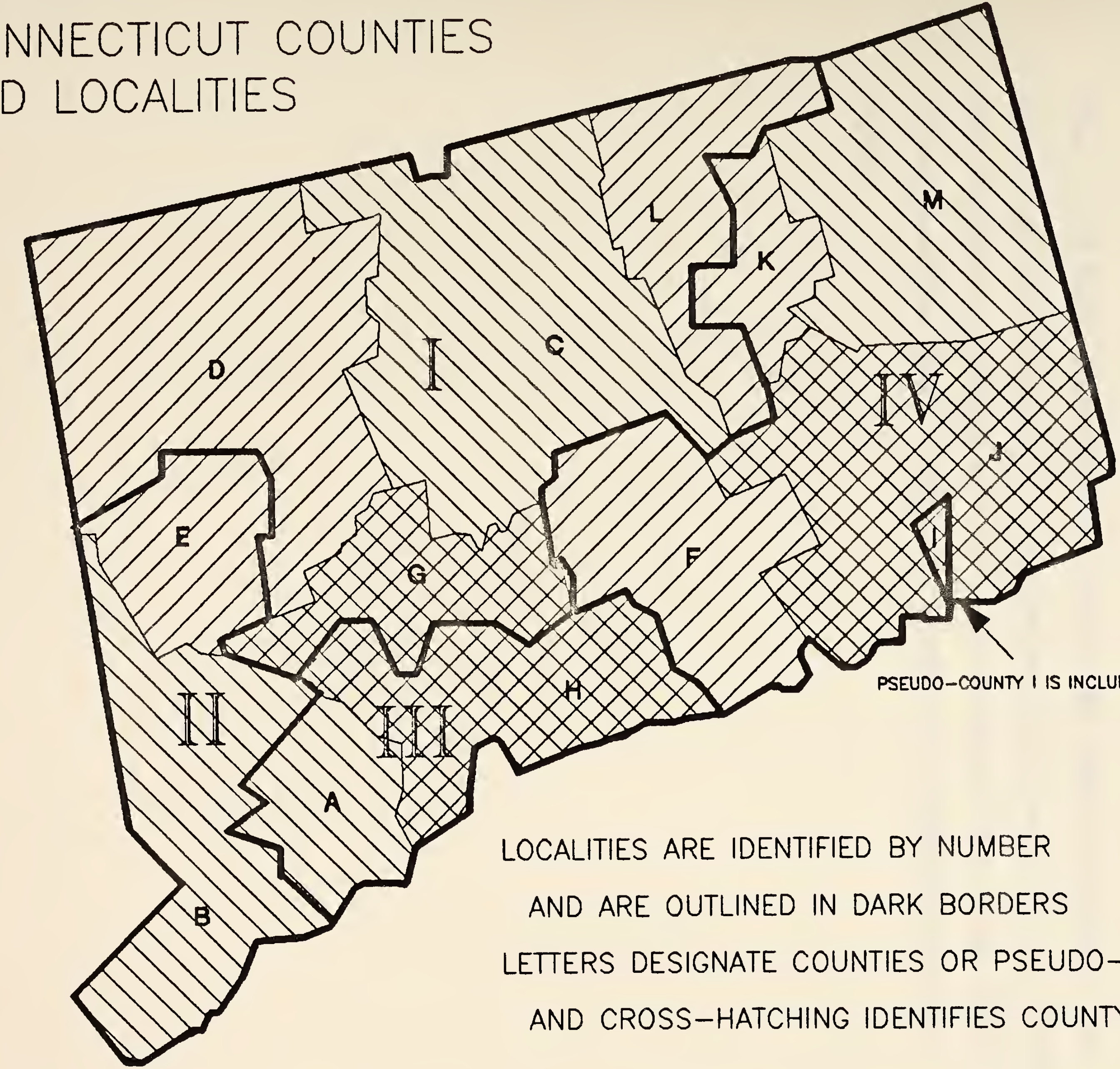
Figure 7

CONNECTICUT COUNTIES AND LOCALITIES

There are 8 counties in the State of Connecticut and four localities. Counties or pseudo-counties are identified by letter and the county jurisdictions are mapped using cross-hatching. Three counties--C, F, and M--are located entirely within locality boundaries. The remaining 5 counties are split between two different localities. Locality I includes 1 county [C] and 4 pseudo-counties [D,G,I,L]. Locality II contains 2 pseudo-counties [B,E]. Locality III contains 2 pseudo-counties [A,H]. Locality IV contains 2 counties [F,M] and 2 pseudo-counties [J,K].

FIGURE 7

CONNECTICUT COUNTIES
AND LOCALITIES



PSEUDO-COUNTY I IS INCLUDED IN LOCALITY I

LOCALITIES ARE IDENTIFIED BY NUMBER
AND ARE OUTLINED IN DARK BORDERS
LETTERS DESIGNATE COUNTIES OR PSEUDO-COUNTIES
AND CROSS-HATCHING IDENTIFIES COUNTY BORDERS

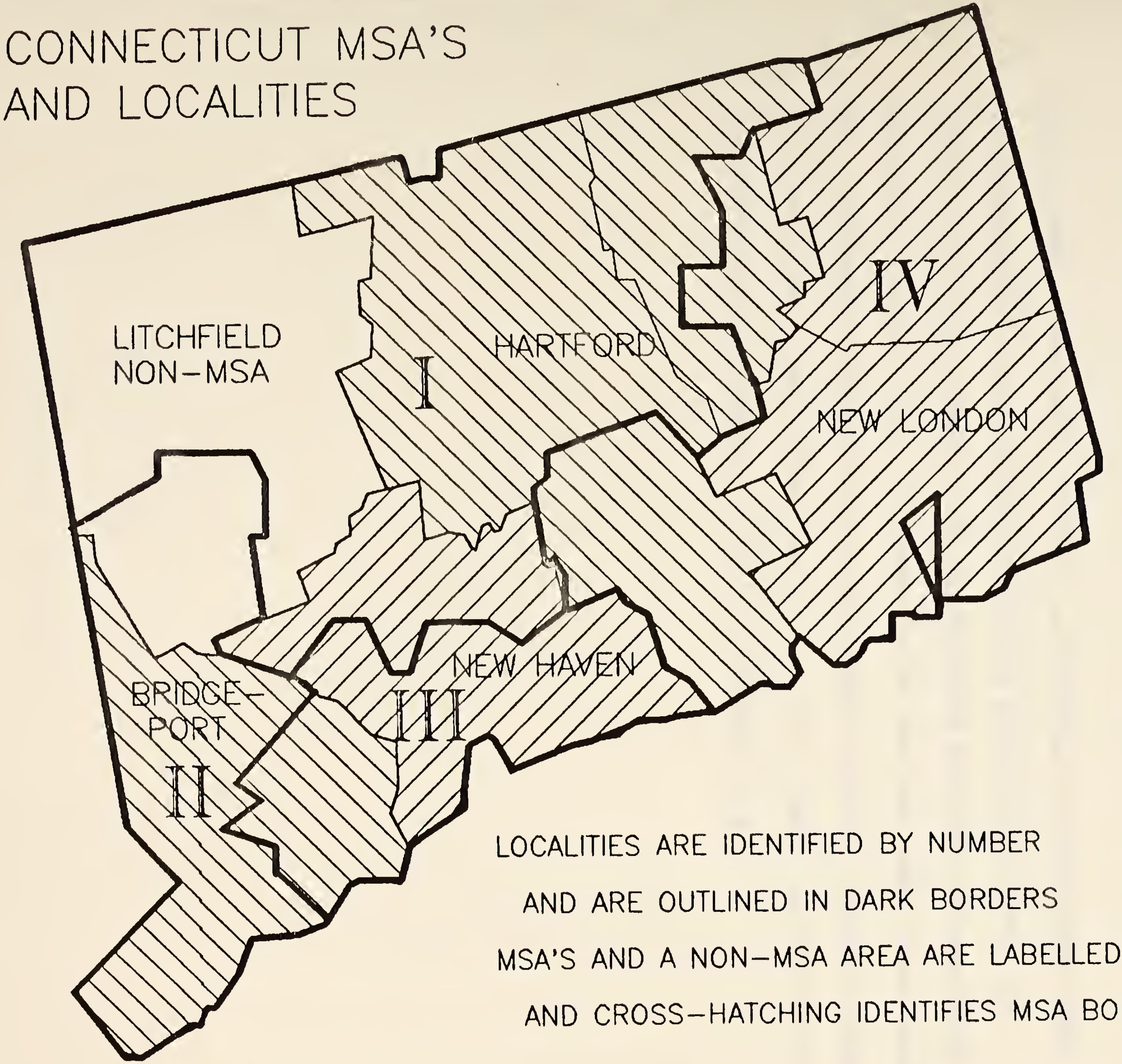
Figure 8

CONNECTICUT MSA'S AND LOCALITIES

There are 4 Metropolitan Statistical Areas in the State of Connecticut, and there is one county, Litchfield, is not located within the borders of an MSA. None of MSAs is congruent with any of the localities. None of the MSAs is entirely contained within a locality jurisdiction nor completely contains a locality.

FIGURE 8

CONNECTICUT MSA'S AND LOCALITIES



LOCALITIES ARE IDENTIFIED BY NUMBER
AND ARE OUTLINED IN DARK BORDERS
MSA'S AND A NON-MSA AREA ARE LABELLED BY NAME
AND CROSS-HATCHING IDENTIFIES MSA BORDERS

Figure 9

RELATION BETWEEN PRACTICE COSTS AND PREVAILING CHARGES FOR MSA AREAS

Figure 9 depicts the relation between the benchmark practice index, Option 1 and the aggregate prevailing charge index by MSA/non-MSA area. The practice cost index is measured on the horizontal axis while the prevailing charge index is measured on the vertical axis. For this reason, areas located above the diagonal represent those with relative prevailing charges in excess of relative practice costs. Those located below the diagonal represent areas with relative costs in excess of relative prevailing charges.

FIGURE 9 PREVAILING CHARGES AND COSTS INDICES BY MSA AND NON-MSA AREAS

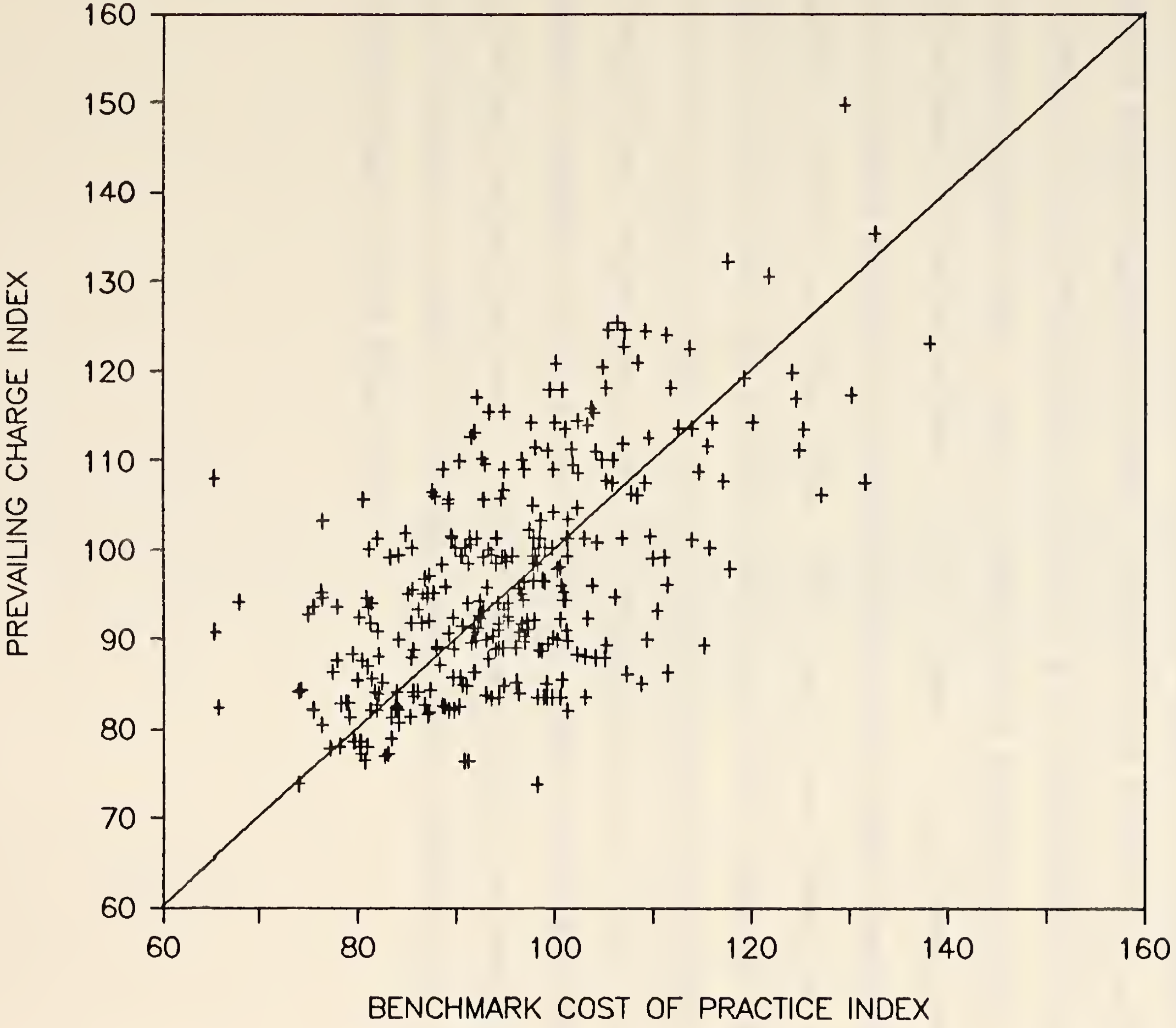


Figure 10

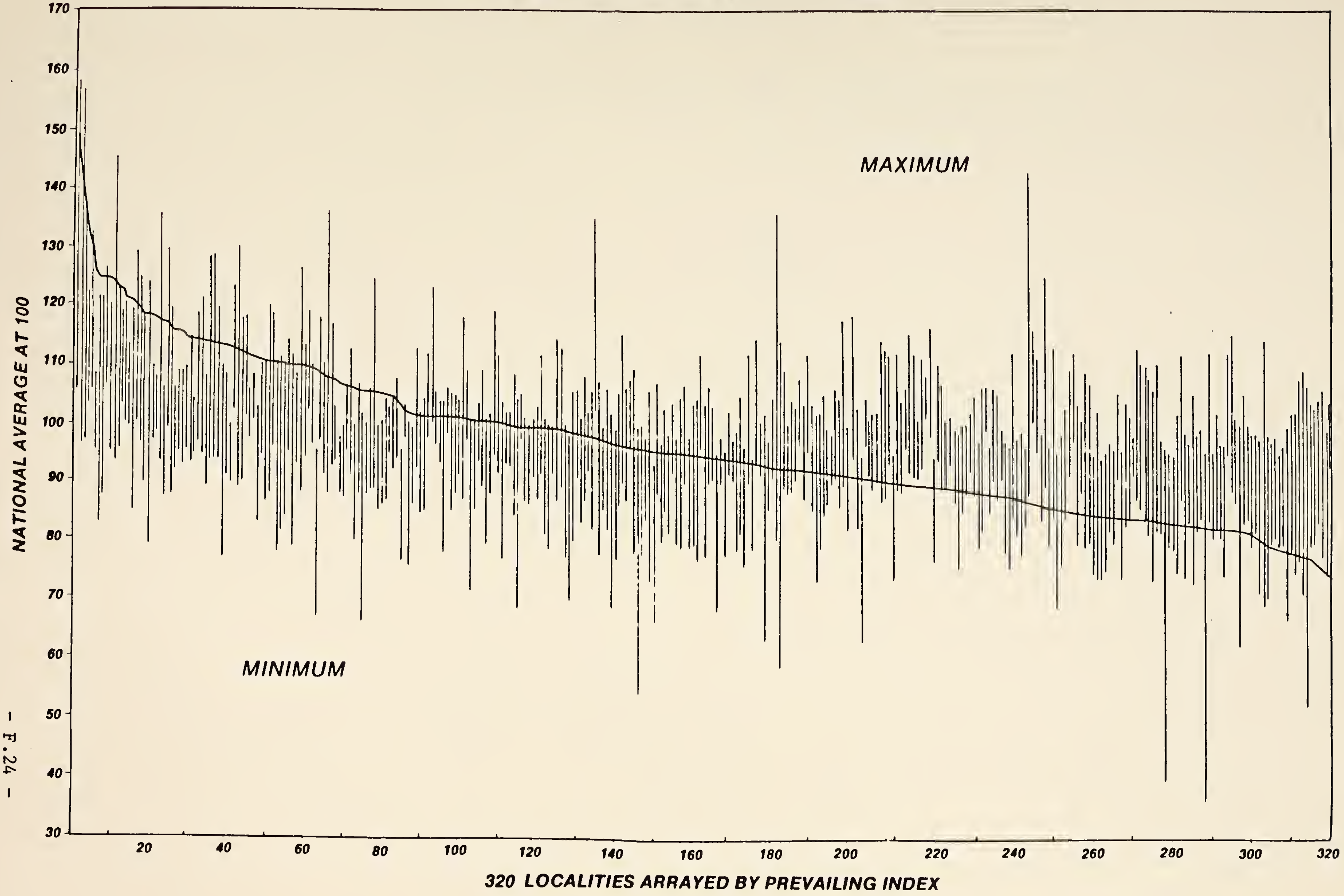
MAXIMUM AND MINIMUM PRACTICE COST ESTIMATES AND PREVAILING CHARGES

Figure 10 depicts the relation between the extremes of the practice cost indices and the aggregate prevailing charge index by MSA and non-MSA areas of states. These MSA/non-MSA areas have been sequenced by the aggregate prevailing charge index. They are arrayed from highest to lowest in rank order along the horizontal axis. For most areas the aggregate prevailing charge index is between the minimum practice cost index value and the maximum practice cost index value. There are 51 areas where the prevailing charge index exceeds the maximum practice cost index value, and 54 areas where the minimum practice cost index value exceeds the aggregate prevailing charge index. Those areas where the prevailing charge estimate exceeds the maximum practice cost estimate are relatively highly ranked with respect to prevailing charges [left side of Figure 10], while those with minimum practice costs estimates in excess of prevailing charges have relatively low prevailing charges [right side of Figure 10].

FIGURE 10

RELATION BETWEEN MEDICARE PREVAILING CHARGES AND PHYSICIAN PRACTICE COSTS

MAXIMUM AND MINIMUM COST ESTIMATES



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